

| <b>Kebijakan Pengadaan Barang Dan Jasa<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Procurement of Goods and Services<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <p>Ketentuan terkait Pengadaan Barang dan Jasa yaitu SPO <i>Procurement</i> ditetapkan oleh Direksi Bank Mandiri dan dijadikan pedoman Bank Mandiri dalam melakukan proses pengadaan barang dan jasa yang bersifat strategis maupun <i>non-strategis</i> untuk mendukung kegiatan operasional Bank sesuai kualitas, kuantitas dan waktu yang ditetapkan dengan harga terbaik serta menerapkan prinsip manajemen pengendalian risiko.</p> <p>Berikut adalah hal-hal yang diterapkan oleh Bank Mandiri dalam rangka mewujudkan aktivitas pengadaan dengan prinsip pengadaan yang efektif, efisien, terbuka, berdaya saing, transparan, adil dan tidak diskriminatif, akuntabel, bertanggung jawab, serta independen:</p> <ol style="list-style-type: none"> <li>1. Pemisahan fungsi pada Unit Pelaksana Pengadaan yang terdiri dari unit penyeleksi calon rekanan/vendor, unit yang melakukan proses pengadaan, unit penyusun Harga Perkiraan Sendiri; dan Unit Kerja Kepatuhan</li> <li>2. Senantiasa tunduk dan patuh terhadap peraturan baik internal maupun eksternal</li> <li>3. Implementasi prinsip-prinsip manajemen risiko yang meliputi identifikasi, penilaian, mitigasi dan pemantauan serta pengukuran risiko operasional.</li> <li>4. Mematuhi Kode Etik, melaksanakan prinsip kehati-hatian dan menjadikan Budaya Kerja Perseroan yang berlandaskan pada nilai-nilai TIPCE (<i>Trust, Integrity, Professionalism, Customer Focus</i>, dan <i>Excellence</i>), dan GCG sebagai pedoman</li> </ol> | <p>Related Conditions Procurement of Goods and Services Procurement SPO is determined by the Board of Directors of the Bank. SPO Procurement Bank Mandiri is a guideline in the process of procurement of goods and services that are strategic and non-strategic to support the Bank's operations according to the quality, quantity and time are set at the best price as well as applying the principles of risk control management.</p> <p>To realize the procurement activities with the procurement principles of effective, efficient, open, competitive, transparent, fair and not discriminatory, accountability, responsibility, and the Independent, the Bank implemented the following matters:</p> <ol style="list-style-type: none"> <li>1. Segregation of duties on Procurement Implementation Unit that is, units which perform the candidate selection partners/vendors, the unit undertaking the procurement process, the units that make up Estimate Alone; and Compliance Work Unit</li> <li>2. Always subject to and comply with internal and external regulations</li> <li>3. Application of the principles of risk management includes the identification, assessment, mitigation and monitoring and measurement of operational risk.</li> <li>4. Guided by the work culture of the Company, which is based on the values TIPCE (Trust, Integrity, Professionalism, Customer Focus, and Excellence), GCG, and adhere to the Code of Conduct and to implement the precautionary principle</li> </ol> |



| <b>Kebijakan Pengadaan Barang Dan Jasa<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Procurement of Goods and Services<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <p><b>Etika Pengadaan Barang Dan Jasa</b></p> <p>Etika pengadaan barang dan jasa memuat hal-hal yang setiap saat harus dipatuhi oleh seluruh pihak yang terkait dalam proses pengadaan Bank Mandiri antara lain Unit Pelaksana Pengadaan, Pengguna Barang dan Jasa serta Penyedia Barang dan Jasa sebagai berikut :</p> <ol style="list-style-type: none"> <li>Menjalankan kewajiban masing-masing secara tertib disertai rasa tanggung jawab demi kelancaran dan akurasi tercapainya tujuan pengadaan.</li> <li>Bekerja secara profesional dan independen berlandaskan kejujuran serta menjaga kerahasiaan dokumen yang sifatnya rahasia, seperti Harga Perkiraan Sendiri (HPS), untuk mencegah terjadinya penyimpangan dalam pelaksanaan aktivitas pengadaan.</li> <li>Tidak saling memengaruhi baik langsung maupun tidak langsung untuk menghindari terjadinya persaingan tidak sehat.</li> <li>Menerima dan bertanggungjawab atas segala keputusan yang ditetapkan sesuai dengan yang telah disepakati para pihak.</li> <li>Menghindari dan mencegah terjadinya benturan Kepentingan diantara para pihak</li> <li>Menghindari dan mencegah terjadinya pemborosan dalam pelaksanaan aktivitas pengadaan.</li> <li>Menghindari dan mencegah penyalahgunaan wewenang dan/atau kolusi demi keuntungan pribadi, golongan atau pihak lain yang secara langsung atau tidak langsung yang berpotensi merugikan Bank.</li> <li>Menghindari dan mencegah terjadinya Korupsi, Kolusi dan Nepotisme (KKN) dalam proses pengadaan.</li> </ol> | <p><b>Procurement Ethics</b></p> <p>All parties involved in the procurement process of the Bank include Executive Unit Procurement of Goods and Services Users and providers of goods and services required from time to time in compliance with ethics as follows:</p> <ol style="list-style-type: none"> <li>Implement their respective obligations in an orderly manner with a sense of responsibility to achieve smoothness and accuracy achievement of Procurement.</li> <li>Work professionally and independently on the basis of honesty and confidentiality of documents should not be disclosed, such as the Self-Estimated Price (HPS), to prevent the occurrence of irregularities in the implementation of procurement activities.</li> <li>Not affect each other, either directly or indirectly to prevent and avoid unfair competition.</li> <li>Accept and be responsible for any decision taken in accordance with the agreement of the parties.</li> <li>Avoid and prevent conflicts of interest between the parties.</li> <li>Avoid and prevent wastage in the implementation of procurement activities.</li> <li>Avoiding and preventing the abuse of authority and/or collusion with the purpose of personal gain, class or other parties that may directly or indirectly impair the Bank.</li> <li>Avoid and prevent corruption, collusion and nepotism (KKN) in the procurement process.</li> </ol> |

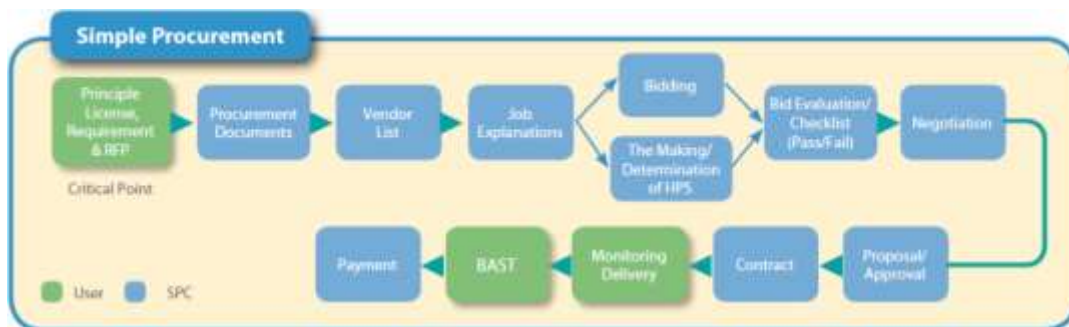


| Kebijakan Pengadaan Barang Dan Jasa<br>PT Bank Mandiri (Persero) Tbk.                                 | Procurement of Goods and Services<br>PT Bank Mandiri (Persero) Tbk.                 |
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| i. Tidak menerima hadiah atau imbalan baik secara langsung maupun tidak langsung dalam bentuk apapun. | i. Not receiving a gift or compensation in any form, either directly or indirectly. |

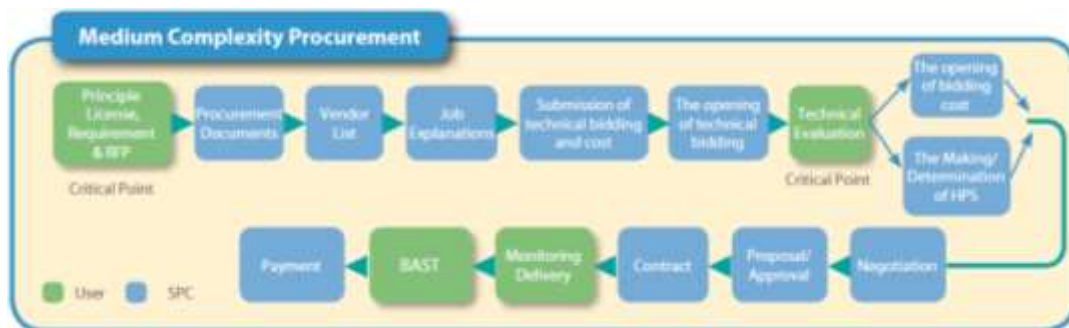
### Prosedur Pengadaan Barang Dan Jasa (Procurement Procedures)

Prosedur pengadaan barang dan jasa Bank Mandiri dapat digambarkan melalui 3 skema dibawah ini :

#### Flow Process Simple Procurement (One Step One Page)



#### Flow Process Medium Complexity Procurement (One Stage Two Pages)



#### Flow Process Medium Complexity Procurement (One Stage Two Pages)



## Kewenangan Dan Tanggung Jawab Pengadaan Barang Dan Jasa (Authority and Responsibility Procurement)

| Working Unit                               | User             | Group PFA      |
|--------------------------------------------|------------------|----------------|
| Budget/Preliminary Approval                | v                | -              |
| Product Policy                             | v                | -              |
| Procurement Policy                         | -                | v              |
| Procurement Request Nota                   | v                |                |
| User Requirement/Technical Specs/RFP & BoQ | v                | -              |
| Procurement Documents                      | v                | v              |
| Vendor Qualification/Vendor Shortlist      | -                | v              |
| OE/ HPS                                    | -                | v              |
| Sending of RFP/Procurement Documents       | -                | v              |
| Acceptance of Proposal                     | -                | v              |
| Technical Evaluation                       | v                |                |
| Sign Off SOW                               | v + IT *)        | -              |
| Administrative Evaluation                  | -                | v              |
| Technical Evaluation                       | v + IT*) + (IT*) |                |
| Price Evaluation                           | -                | v              |
| Negotiations                               | v                | v              |
| Proposal Memorandum                        | v + IT **)       | v              |
| Contract                                   | V * *)           | v              |
| License Agreement (If Any)                 | v + IT **)       | v              |
| Implementation                             | v                | -              |
| BAST                                       | v                | -              |
| Recommendation on Payment                  | -                | v              |
| Payment                                    | -                | v + Accounting |

Note :

\*) Exclusively for IT procurement

\*\*) If it is deemed necessary

\*\*\*) For the contracts, one of which was signed by GH SPC, SPC Legal Unit be reviewed

## Ketentuan Pelaksanaan Pengadaan Barang dan Jasa (Conditions for Procurement of Goods and Services)

Ketentuan pelaksanaan pengadaan barang dan jasa Bank Mandiri meliputi aspek-aspek sebagai berikut :

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| Procurement                                  | <ol style="list-style-type: none"> <li>Through the providers of goods and services:<br/>Procurement can be implemented if the specification of goods which will be held clearly, more efficient, timely manner.</li> <li>Self-management:<br/>Activities to obtain goods and services carried out by a planned, carried out and supervised by the Bank using its own power, owned equipments, or piece rate workers.</li> </ol>                          |
| Implementing Organization Goods and Services | <ol style="list-style-type: none"> <li>Procurement Implementation Unit</li> <li>Users Work Unit Goods / Services hereinafter User</li> <li>Related Work Unit</li> <li>Procurement Officer Tim breakers</li> </ol>                                                                                                                                                                                                                                        |
| Procurement Planning                         | Each Procurement Planning Procurement process to be carried out should be preceded by careful planning that includes clear specifications, the number of work packages to be undertaken, budget and implementation time. Planning question must be well coordinated between the relevant work units, among others, work unit owner's budget, the work unit system Trustees and work units responsible for the implementation of the procurement process. |
| Handover of Work                             | Unit of Work Users of Goods/Services (User) is responsible for ensuring that all work submitted by the vendor has met all the requirements, scope and specifications according to which has been set in the document of Employment and supporting documents.                                                                                                                                                                                             |

|                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| Guarantees In Procurement                                          | In order to control the risks that may arise on Procurement of Goods and Services caused wan achievement, then the provider of goods and services required to provide a guarantee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Procurement Implementation Activities To Solve Specific Conditions | <p>In conditions requiring rapid handling due to natural disasters and other Force Majeure circumstances, so handling should be done immediately, it can be :</p> <ol style="list-style-type: none"> <li>1. Pointed Directly, without issuing HPS/Entry deals/Publishing SP/SPK/Contract, the Real Cost is reimbursable without adding margin, Fee for providers of goods and services based on agreements and fairness.</li> <li>2. If there is not a reasonable price based on the results of the review, the Executive Unit Procurement clarification and negotiation with providers of goods and services that carry out the work specified in the Minutes of Clarification &amp; Negotiation.</li> <li>3. Head of Procurement Implementation Unit shall monitor the implementation of the work and make accountability reports to officials and one level above or Natural Disaster Team.</li> </ol> |
| Document and Payment Process                                       | <p>Payment Process include :</p> <ol style="list-style-type: none"> <li>1. Payment Document Research,</li> <li>2. Approval of the payment by the competent authority,</li> <li>3. Payments are made in Rupiah or other currency according to the value or price listed in the CMS or the Contract,</li> <li>4. Recording the actual cost of each payment in accordance with the eyes of its budget.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Kebijakan Pengadaan Barang Dan Jasa<br>PT Bank Mandiri (Persero) Tbk.                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                    | Procurement of Goods and Services<br>PT Bank Mandiri (Persero) Tbk.                                                                                                                                                                                               |                                                                                                                                                                                                                                                                |
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| <b>Audit Pengadaan Barang dan Jasa</b><br><p>Untuk memastikan SPO <i>Procurement</i> dan kebijakan Bank telah dijalankan sesuai dengan ketentuan, maka Bank Mandiri senantiasa melakukan audit secara berkala maupun sewaktu-waktu, melalui Audit Internal dan Eksternal.</p>  |                                                                                                                                                                                                                                                                                                    | <b>Procurement Audit</b><br><p>To ensure SPO Procurement and Bank policies have been implemented in accordance with the provisions, the Bank continues to do audits periodically and at any time, through the Internal and External Audit.</p>                    |                                                                                                                                                                                                                                                                |
| <b>Program Pengembangan Kompetensi Pemasok</b><br><p>Bank Mandiri telah melaksanakan kegiatan pengembangan untuk meningkatkan kualitas vendor Bank Mandiri, melalui pelaksanaan <i>Vendor Gathering</i> dan penganugerahan Vendor Award dengan keterangan sebagai berikut:</p> |                                                                                                                                                                                                                                                                                                    | <b>Competence Development Program Supplier</b><br><p>Bank Mandiri has been carrying out development activities to improve the quality of vendor Bank Mandiri, through the implementation of Vendor Award Gathering and conferring with the following caption:</p> |                                                                                                                                                                                                                                                                |
| Tanggal Pelaksanaan                                                                                                                                                                                                                                                            | 16 November 2017                                                                                                                                                                                                                                                                                   | Implementation Date                                                                                                                                                                                                                                               | November 16, 2017                                                                                                                                                                                                                                              |
| Tempat                                                                                                                                                                                                                                                                         | Auditorium Lantai 3, Plaza Mandiri – Jakarta                                                                                                                                                                                                                                                       | Venue                                                                                                                                                                                                                                                             | Auditorium, 3rd Floor, Plaza Mandiri - Jakarta                                                                                                                                                                                                                 |
| Rekanan Diundang                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>• Bidang IT (<i>Software</i> dan <i>Hardware</i>): 25 <i>vendor</i></li> <li>• Bidang Non IT (a.l. <i>Advertising and Promotion</i>, Kendaraan Dinas, Percetakan, Asuransi, Ekspedisi): 27 <i>vendor</i></li> <li>• Konstruksi: 16 <i>vendor</i></li> </ul> | Partner Invited                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>• IT Fields (Software and Hardware): 25 vendors</li> <li>• Non-IT Fields (i.e. Advertising and Promotion, Vehicles, Office, Printing, Insurance, Expedition): 27 vendors</li> <li>• Construction: 16 vendors</li> </ul> |



| <b>Kebijakan Pengadaan Barang Dan Jasa<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Procurement of Goods and Services<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <p>Adapun materi yang dibahas dalam <i>Vendor Gathering</i> tersebut antara lain sebagai berikut :</p> <ol style="list-style-type: none"> <li>1. <i>Sharing values</i> visi dan strategi Bank Mandiri ke depan</li> <li>2. Sinergi sarana mempererat jalinan kerjasama yang harmonis antara Bank Mandiri dengan Mitra Kerja Bank Mandiri.</li> <li>3. Komunikasi Forum komunikasi untuk mendapatkan masukan dari vendor untuk perbaikan proses pengadaan di Bank Mandiri</li> <li>4. Refreshment aspek penting terkait pengadaan barang dan jasa</li> <li>5. Komunikasi dan diskusi dua arah antara Vendor dan Bank Mandiri untuk mendapatkan masukan agar proses pengadaan Barang dan Jasa dapat dilaksanakan dengan lebih efisien dan efektif.</li> </ol> <p><b>Dampak Kegiatan Tanggung Jawab kepada Pemasok</b></p> <p>Perseroan melalui Strategic Procurement Grup telah melakukan survei kepuasan pemasok sejak tahun 2013. Adapun hasil survei selama 5 tahun terakhir adalah sebagai berikut.</p> | <p>Gathering the materials Vendor as follows :</p> <ol style="list-style-type: none"> <li>1. Sharing values of Bank Mandiri's future vision and strategy</li> <li>2. Synergy of facilities to strengthen the harmonious relationship between Bank Mandiri its partners</li> <li>3. Establishing a communication forum to get feedback from vendors to improve the procurement process at Bank Mandiri</li> <li>4. Refreshment of important aspects related to the procurement of goods and services, which among other things</li> <li>5. Two-way communication and discussion between Vendors and Bank Mandiri to collect feedback for betterment of the Goods and Services procurement process in terms of efficiency and effectiveness</li> </ol> <p><b>Impact of the Activity of Corporate Responsibilities to Vendors</b></p> <p>The Company through the Strategic Procurement Group has conducted a vendor satisfaction survey since 2013. The survey results for the last 5 years are presented below.</p> |





Table Describing the Level of Vendor Satisfaction Years 2013 to 2017

| Year | Percentage   |                   | The Number of Vendors Giving Rewards to SPC Employees | The Number of SPC Employees Asking for Rewards |
|------|--------------|-------------------|-------------------------------------------------------|------------------------------------------------|
|      | Satisfactory | Less Satisfactory |                                                       |                                                |
| 2017 | 97.43%       | 2.57%             | 0                                                     | 0                                              |
| 2016 | 97.16%       | 2.84%             | 0                                                     | 0                                              |
| 2015 | 97.12%       | 2.88%             | 0                                                     | 0                                              |
| 2014 | 96.27%       | 3.73%             | 0                                                     | 0                                              |
| 2013 | 95.39%       | 4.61%             | 0                                                     | 0                                              |

| <b>Kebijakan Pengadaan Barang Dan Jasa<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Procurement of Goods and Services<br/>PT Bank Mandiri (Persero) Tbk.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| <p>Pelaksanaan kegiatan CSR terkait dengan pemasok telah memberikan dampak pada tingginya tingkat kepuasan pemasok. Tingkat kepuasan pemasok dalam proses procurement di tahun 2017 adalah sebesar 97,43% yang mencerminkan bahwa proses procurement Bank Mandiri sudah sangat baik. Hal ini juga menunjukkan bahwa kerjasama antara Bank Mandiri dengan pemasok telah berjalan dengan baik dan lancar. Selama tahun 2017, tidak terdapat temuan-temuan audit, baik oleh auditor eksternal dan auditor internal mengenai pengadaan yang merugikan Bank Mandiri.</p> | <p>The execution of CSR activities related to vendors has resulted in a high level of vendor satisfaction. The level of vendor satisfaction in the procurement process in 2017 was equal to 97.43%, meaning that the procurement process undertaken by Bank Mandiri was excellent. This also suggests that cooperation between Bank Mandiri and vendors run well and smoothly. During 2017, there were no audit findings, either by external auditors and internal auditors relating to procurement that adversely affected Bank Mandiri.</p> |

