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Main Highlights	Management Report	Company at a Glance	Management Discussion and Analysis on Company's Performance	Review of Business Support Function

Appreciation

As the result of consistent efforts of the Transaction Banking sector in providing the best solutions to customers, Bank Mandiri received several awards in 2016 as follows:

1. The Asset:
Best Trade Finance Solution, Indonesia for Japfa Comfeed
2. The Asian Banker:
The Best Transaction Bank in Indonesia
3. Asian Banking & Finance:
The Indonesian Domestic Trade Finance Bank of the Year
4. Global Trade Review:
Best Local Trade Finance Bank in Indonesia
5. Bank Mandiri awarded as Best Transaction and Cash Management Bank in Indonesia for 2016 in The Asian Banker Transaction Banking Awards 2016
6. The Asian Banker Banker's Choice Award 2016:
Best Financial Supply Chain Management in Indonesia
7. The Best Contribution in 2016 from Finnet
8. Best Payment Award for e-Money 2016 from The Asian Banker
9. 1st Contributor Category of state-owned bank in 2016 from Telkomsel
10. The Best Bank Digital Innovation Award 2016 from the Warta Ekonomi
11. Best Issuer and Acquirer of ATM Bersama
12. 1st NSICC Implementation for State Bank of ATM Bersama

Strategic Objectives in 2017

In relation to the aspiration of Bank Mandiri becoming the biggest bank in Indonesia by 2020 and Transaction banking vision to dominate Transaction Banking segment with comprehensive solution and platform to support development of low cost fund, transaction switching to better and cheaper channel, and collection of Fee Based Income (FBI), Transaction Banking strategy put in line with Bank Mandiri Corporate Plan of 2015-2020, was to deepen client relationship, accelerate in growth segment and integrate the group.

In terms of wholesale, the focus was set in the development of both generic and customized transaction solution to its customers based on complexity, condition and customers need.

In the retail segment, the focus was the development of general channels such as ATM, EDC, Mobile and Internet Banking. On the other hand, for complex transactions, appropriate platforms will be tailor-made according to customers' need.