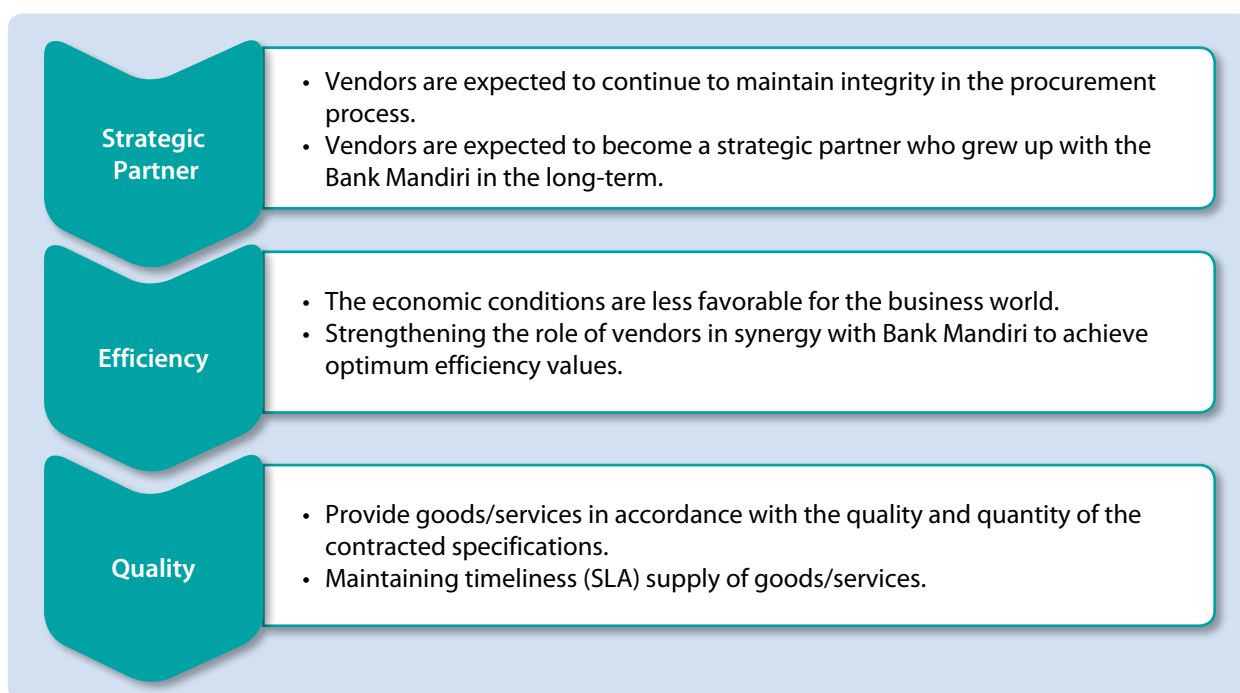


Gathering the materials Vendor as follows :

1. Sharing values between Bank Mandiri with the vendor.
2. Economy Outlook Update Indonesia, including Indonesia's macroeconomic conditions and the performance of the national banking sector.
3. Refreshment important aspects related to th procurement of goods and services, among others



4. Communication and discussion among vendor and Bank Mandiri to gain input in relation with efficient and effective procurement process.

### Creditor's Rights Policy

In general, fulfillment of creditor's rights which is the payment of interest and total loan conducted in timely manner, information regarding financial report easily access by creditors, and to assure that all term and condition of credit agreement has been settled.