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Corporate  
Governance

07  
Integrated Corporate  
Governance

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Corporate Social  
Responsibility

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Cross Reference of  
ARA 2016 Criteria

10  
Consolidated Financial  
Statements

- vii. Both individually and together constantly strive to not get involved in things that can weaken or degrade the integrity of the banking system in Indonesia.
- b. Treatment / Action Discrimination
  - i. Uphold human rights.
  - ii. Discourage the practice of discrimination in all its forms.
  - iii. Harassment Board of Bank action required to avoid any action that violate public order and morality.

## 2. Protection of Possession Bank

- a. Bank Owned property
  - i. always maintain and protect all assets of the Bank both tangible and intangible.
  - ii. Banks use the property only for activities related to the interests of the Bank.
  - iii. Utilize the bank's possessions Bank with full responsibility, including the suitability of its designation.
- b. Protection of Confidential Information
  - i. Protect and prevent the information is valuable and confidential from loss, misuse, leakage and theft.
  - ii. Not disseminate reports/information regarding the Bank which are not intended for the public.
- c. Intellectual Property rights of Bank
  - i. Bank safeguards intellectual property rights.
  - ii. dedicate their competence for the benefit of the Bank as the Bank of intellectual property rights.
- d. Recording and reporting
 

Responsible for the accuracy and completeness of records and reports presented.

## 3. The organization Business Bank

- a. Mis-representation
  - i. The Bank's employees who represent the Bank in dealings with third parties acting according to the capacity and authority.
  - ii. The Bank's employees who represent the Bank to provide information, documents and reports are correct in the right way.
  - iii. The Bank management refrain from actions that could lead to a misunderstanding of the other party.
- b. Relationships with Partners
  - i. Always prioritize the interests of the Bank in dealing with business partners.
  - ii. Preventing corruption, collusion, and nepotism as well as a negative image in dealing with business partners.
  - iii. In collaboration with partners to apply the principles of professionalism and fairness which is based on good faith.
- c. Behavior in Compete
  - i. Was responsible for creating and maintaining healthy competition in the running business.
  - ii. Away, avoiding and preventing ways unhealthy competition in to develop his career.

- d. Relations with Other Organizations
  - i. Can make business contacts with other organizations including competitors along provide benefits to the Bank.
  - ii. Refrain from all forms of collaboration/partnership is not worth the other parties.
- e. Obtaining and Using Third Party Information
  - i. Avoid the acquisition of confidential information from third parties / competitors in a way that inappropriate.
  - ii. Not recruit employees of a competitor in order to obtain confidential information of the company's competitors.
- f. Relationship with Regulator
 

Uphold the principles of ethics and regulations in relationships with the Regulator.

## Disclosure and dissemination of the code of ethics

Disclosure and dissemination of the code of conduct has been made to all employees of Bank Mandiri, which consists of the Board of Commissioners, Board of Directors, senior officers under the Board of Directors and all employees of the Bank, including through:

1. The official site of the company.
2. Email administrator sent to all employees of the Bank.
3. At the signing of the collective agreement made between the union and company management company.
4. Installation Standing banners, flyers and other advertising media at the company's office area.

## Efforts Implementation and Enforcement of the code of ethics

Letter to CEO (LTC) is a reporting mechanism that can be used by employees to report alleged violations of the implementation of the code of conduct to superiors. Such violations will be further processed if accompanied by data and/or accurate evidence. Sanctions will be imposed for any violation of the code of conduct in accordance with applicable regulations. Throughout the 2016 complaint for violations of the code of conduct documented integrated on LTC mechanism as described in section Whistleblowing System on page 392-393.

Efforts implementation and enforcement of the code of ethics of Bank Mandiri in the form of commitment, attitude, actions and conditions that can be done in a sustainable manner described as follows:

### 1) Statement of Compliance with the Code of Bank Mandiri

Every human being the Bank was required to read and understand the fine and required to sign a "Statement of Compliance the Board of the Bank of the Code of Conduct and corporate culture.