



# VISION, MISSION & CORPORATE CULTURE

## 2003-2005

**Domestic Power House**  
Regional Champion Bank

## 2005-2009

**Dominant Multi Specialist**  
Regional Champion Bank

## 2010-2014

**Indonesia's Most Admired and  
Progressive Financial Institution**

## 2015-2020

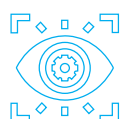
**The Best Bank in ASEAN by 2020**

## 2020-2024

**To Be Your Preferred  
Financial Partner**

## 2025-2029

**The Best Financial  
Institution in Southeast  
Asia**



## Vision

“The Best Financial  
Institution in  
Southeast Asia

With the purpose of the Spirit of Prospering the Country, Bank Mandiri's long-term vision for 2025 - 2029 is "The Best Financial Institution in Southeast Asia".

This aspiration means that Bank Mandiri wants to be the best for all stakeholders, both in terms of customers, employees, shareholders, society and the environment, as well as regulators.

Bank Mandiri is committed to providing the best customer service that is recognized at the regional level while still prioritizing its role as a catalyst for national economic growth.

## VISION, MISSION & CORPORATE CULTURE

# Mission

“ Providing integrated and innovative financial solutions based on technology with excellent service, focused on customer satisfaction, financial inclusion, and increasing value for shareholders, to drive Indonesia's economic growth to be competitive on a global level”

To support its vision, Bank Mandiri strives to effectively facilitate the interests of all stakeholders as follows:

1. **Customers:** Bank Mandiri is committed to being a trusted financial partner by providing innovative solutions, enhancing services to lead the market, and remaining relevant in the financial industry.
2. **Employees:** Bank Mandiri is dedicated to creating an inspiring and progressive work environment, supported by targeted development programs to foster employee growth and maximize contributions.
3. **Shareholders:** Bank Mandiri is committed to creating sustainable value for shareholders through healthy growth, focusing on RoE, PBV, and increasing market capitalization, establishing itself as a symbol of credibility and financial strength in the banking industry.
4. **Community and Environment:** Bank Mandiri is committed to Net Zero Emission and sustainable social initiatives to support the environment, society, and sound corporate management.
5. **Regulators:** Bank Mandiri upholds superior governance and prudent principles to become a trusted institution in the eyes of regulators, with stable performance and satisfactory ratings.

### Review of Vision and Mission by the Board of Commissioners and Board of Directors

To ensure the alignment of Bank Mandiri's Vision and Mission with its ongoing operations, the Bank routinely reviews its Vision and Mission. The Bank's Vision and Mission have been discussed and approved by the Board of Directors and the Board of Commissioners. The new Vision and Mission have been formulated alongside the development of Bank Mandiri's Corporate Plan for 2025-2029, which continues to emphasize the Bank's primary purpose, "Spirit to Prosper the Nation." These new Vision and Mission statements have also been incorporated into the Bank's Business Plan for the 2025-2027 period.



# CORPORATE CULTURE

Bank Mandiri makes AKHLAK's Core Values as a fundamental aspect in human resource management as outlined through Human Capital strategies and initiatives to ensure the formation of Mandirian's character as a

Strategic Business Leader who is AKHLAK and globally competitive, thereby making Bank Mandiri a talent factory creator, as part of Bank Mandiri's efforts to foster the role of SOEs as engines of economic growth and accelerators of social welfare.



As part of SOEs, Bank Mandiri has implemented AKHLAK's Core Values through cultural programs organized to shape the mindset and behaviour of each employee based on the application of AKHLAK Core Values (Trustworthy, Competent, Harmonious, Loyal, Adaptive, & Collaborative) in providing contribution through daily work behaviour. This is done to create a Resilient Mandirian character in realizing Bank Mandiri's Employee Value Proposition (EVP), namely Learning, Synergizing, Growing, and Contributing to Indonesia.

## Employee Value Proposition (EVP) Bank Mandiri:

### 1. Learn

Provide understanding to acquire/strengthen differed new knowledge, behaviours, skills or values.

### 2. Synergy

Provide understanding to work together and collaborate for the benefit of the company for the achievement of the Vision and Mission.

### 3. Grow

Provide understanding to develop personally and professionally.

### 4. Contribute to Indonesia

Provide understanding to have a contribution and contribution, as well as provide meaning and benefits for Indonesia.

## CORPORATE CULTURE

### Akhlak Core Values and 18 Bank Mandiri Code of Conduct:

Since 2020, every State-Owned Enterprise (SOE) is required to implement the main values called AKHLAK, in accordance with the Circular of the Minister of SOEs No. SE 7/MB/07/2020 dated 1 July 2020 concerning the Core Values of Human Resources of State-Owned Enterprises.

**A Trustworthy**  
**Uphold the trust given**  
 "Trustworthy" value code of conduct:

- Deliver on agreements and commitments
- Responsible for the duties, decisions and actions performed
- Firmly upholding the moral and ethical values

**K Competent**  
**Continue to learn and develop capabilities.**  
 "Competent" value code of conduct:

- Improving self-competence to overcome ever-changing challenges
- Helping others learn
- Complete tasks of the highest quality

**H Harmonious**  
**Care for each other and respect differences.**  
 "Harmonious" value code of conduct:

- Respect everyone regardless of background
- Fond to help others
- Building a favourable work environment

**L Loyal**  
**Dedicated and to first put the interests of the nation and the country.**  
 "Loyal" value code of conduct:

- Maintaining the good name of fellow employees, leaders, SOEs, and the Nation
- Willing to sacrifice to achieve greater goals
- Be obedient to the leadership as long as it does not conflict with law and ethics

**A Adaptive**  
**Continue to innovate & be enthusiastic in enforcing or overcoming change.**  
 "Adaptive" value code of conduct:

- Quickly adjust to perform better
- Constantly make improvements following technological developments
- Act proactively

**K Collaborative**  
**Build synergistic cooperation.**  
 "Collaborative" value code of conduct:

- Provide opportunities for various parties to contribute
- Open to working together to generate added value
- Drive the utilization of multiple resources for a common goal

Furthermore, to strengthen the sustainable implementation of AKHLAK core values, Bank Mandiri has developed a framework embodied in the unique characteristics of all its employees, referred to as Mandirian DNA (M-DNA). M-DNA represents the unique characteristics of Mandirian employees as a manifestation of the core values (Amanah, Competent, Harmonious, Loyal, Adaptive, and Collaborative). These specific behaviors (unique characteristics) are actualized through the Gerakan Bersama Mandirian, aimed at fostering Mandirian employees who always deliver and remain ahead in realizing Bank Mandiri's vision and aspirations. The unique characteristics of M-DNA are as follows:

1. Think Big & Deliver Beyond Expectation  
Mandirian employees possess broad perspectives and ambitious goals to create significant impacts and deliver extraordinary contributions.
2. Start from The End  
Mandirian employees design strategies with the ultimate goals, ensuring efforts are both strategic and tactical.
3. Create Our Own Game  
Mandirian employees craft unique strategies based on core competence, delivering innovative solutions that stand out and are difficult to replicate.
4. Fast, Detail & Don't Want to Fail  
Mandirian employees execute with speed and precision to deliver outputs of exceptional quality.
5. Go to Z  
Mandirian employees demonstrate resilience and commitment in fulfilling responsibilities, ensuring achievement and the sustainability of execution impacts.