The framework for competence training and development includes:

1. Living Core Values
   They are the main company values and culture that the human capital must believe and implement. Implementation of these core values is aimed at supporting the efforts to achieve performance and run the bank’s strategic plan. The core values of the company encompasses trust, integrity, professionalism, customer focus, and excellence (TIPSE) with 11 main behaviors stemming from the soul of Employee Value Proposition that is stated as the “Spirit Memakmurkan Negeri” (The Spirit to Prosper the Nation).

2. Technical Capability
   It is the knowledge, skills, and attitude that match job responsibilities employees have to master in line with the technical requirements of their respective function. Technical capability is categorized based on the job function in wholesale banking, retail banking, and support function.

3. Leadership Capability
   It is the skills necessary for an employee to carry out leadership functions.

Design For Training And Development of Human Capital
The design for training and development of human capital must be in line with the human capital strategy to ensure that all programs/activities can be carried out efficiently, effectively, and in an integrated manner to support performance improvement of the human capital and the work units.

The training and development design includes the following components:

1. Learning Budget and Plan
   It is the process of preparing developing training and development plans and its budget allocations.

2. Learning Analysis
   It is a process of analyzing the needs of learning based on business needs and organizational development.

3. Learning Design
   It is the process of designing education and training curricula based on results of the Analysis stage.

4. Learning Development
   It is the process of developing education and training curricula into materials, methodologies, and evaluations.

5. Learning Implementation
   It is the process of implementing education and training curricula that have been set in the Designing and Developing stage.

6. Learning Evaluation and Research
   It is the process of measuring and evaluating results from education and training.
The foundations for such competence training and education are as follow:
1. Learning partner: internal and external partners playing supporting roles in training and development program as module writer, trainer, coach, mentor, buddy, and the likes.
2. Management Change: the process to change the knowledge, skills, and attitude of employees.
3. Facility: facilities that support training and development program, both in terms of physical and technology basis.
4. Communication, Branding, and Marketing: the process of setting up strategies, managing and conducting communication and interaction with both external and internal stakeholders in order to manage public opinion.

Mandiri University has also set up academies to be even more focused on developing employee competence for each specialized segment. These academies are as follow:

<table>
<thead>
<tr>
<th>Academy</th>
<th>Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholesale Banking Academy</td>
<td>Focus on the development of Wholesale Banking segment (Corporate and Commercial), Government, Special Asset Management, Treasury, International Banking and Foreign Office, and business segment under management of Mandiri Sekuritas</td>
</tr>
<tr>
<td>Retail Banking Academy</td>
<td>Focus on the development of Small Medium Enterprise, Consumer, Wealth and Micro segment, including business segment from Mandiri Taspem subsidiary, Mandiri Tunas Finance, Mandiri Utama Finance, Distribution, Dili and Mandiri International Remittance, AIA Mandiri Financial Services and Mandiri Manajemen Investasi.</td>
</tr>
<tr>
<td>Banking Operations, Sales and Service Academy</td>
<td>Focus on developing the competence of Marketing and Sales segment, Services, Branch Operation, Wholesale and Transaction Banking and Operations, Transaction Banking Small Medium Enterprise, Transaction Banking Retail Sales, Enterprise Data Management, Digital Banking and Financial Inclusion, and Banking Operation.</td>
</tr>
<tr>
<td>Governance, Risk Management, Compliance and Support Academy</td>
<td>Focus on developing the competence of Finance and Accounting segment, Procurement Fixed Asset, Change Management Office, IT, Subsidiaries and Supporting, Wholesale and Retail Risk, Risk Management (Enterprise), Audit, Compliance and Legal.</td>
</tr>
<tr>
<td>IT and Support Academy</td>
<td>Focus on the development of Information Technology and Support competencies.</td>
</tr>
<tr>
<td>Leadership Academy</td>
<td>Focus on leadership development at Bank Mandiri Officer Development Program/Staff Development Program, S2 and Managerial Capability, MDP, GDP and Human Capital.</td>
</tr>
</tbody>
</table>

To support the development of employee competence, Bank Mandiri has built the adequate campus facility throughout Indonesia. The construction of the Mandiri University campus is planned to be spread throughout Indonesia and classified into 3 (three) campus types, namely types A, B, and C. The type A campus will be the campus that has complete facilities such as classroom, conference call, dormitory, e-learning facilities, simulation room, breakout room adapted to international standards, wi-fi, cafe, gym, theater room, and other supporting facilities. There are 12 campus locations throughout Indonesia with details as follows.

<table>
<thead>
<tr>
<th>Campus</th>
<th>Regional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type A</td>
<td>Training Center Jakarta</td>
</tr>
</tbody>
</table>
| Type B | • Regional Campus Medan  
• Regional Campus Palembang  
• Regional Campus Bandung  
• Regional Campus Semarang  
• Regional Campus Surabaya  
• Regional Campus Makassar |
| Type C | • Regional Campus Batam  
• Regional Campus Pekanbaru  
• Regional Campus Manado  
• Regional Campus Palu  
• Regional Campus Banjarmasin  
• Regional Campus Pontianak |