

## Market Share

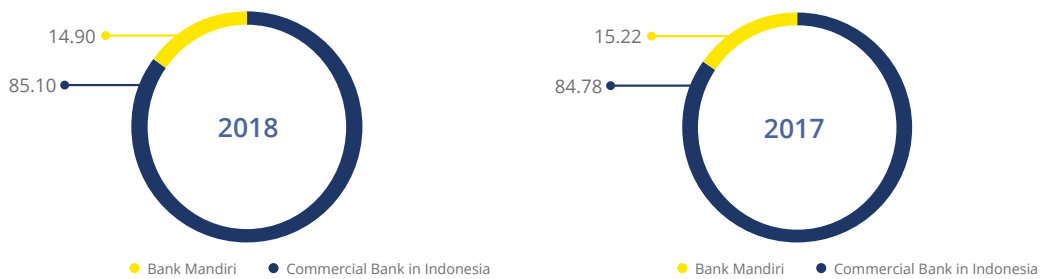
Compared to other conventional banks, Bank Mandiri position can be seen based on the number of assets, the amount of third party funds (currents, savings, deposits), and the amount of loans distributed (home ownership loans, micro multi-purpose loans and credit cards) as follows.

### Market Share Based on Asset

Bank Mandiri faced fairly competitive competition, especially with the development of non-banking digital-based financial transactions (fintech) and competition with competing Banks for the Retail Banking segment, so that the scale of Bank Mandiri's business viewed from the asset side faced challenges compared to the previous year.

#### Diagram and Table of Market Share Based on Asset

(in %)



(Consolidation in billion IDR)

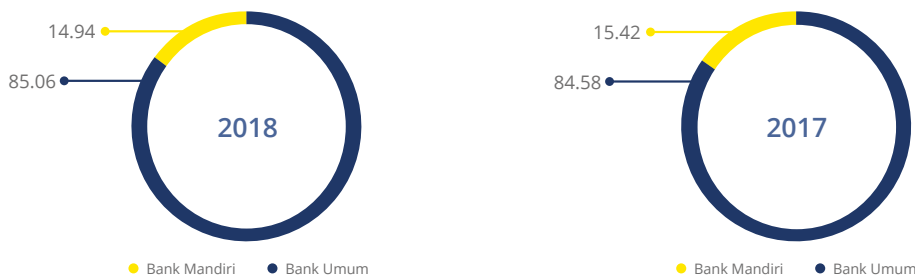
Description		2018	2017
TOTAL ASSET	Commercial Bank in Indonesia (billion IDR)	8,068,346	7,387,634
	Bank Mandiri (billion IDR)	1,202,252	1,124,701
	<b>Market Share (%)</b>	<b>14.90%</b>	<b>15.22%</b>

Source: Indonesian Banking Statistics Financial Service Authority December 2018, Indonesian Economic and Financial Statistics Bank Indonesia and Consolidated Financial Statements

### Market Share Based on Third Party Funds

#### Diagram and Table of Market Share Based on Third Party Funds

(in %)



(Consolidation in billion IDR)

Description		2018	2017
<b>Total Third Party Funds</b>	Commercial Bank in Indonesia (billion IDR)	5,630,448	5,289,377
	Bank Mandiri (billion IDR)	840,914	815,807
	<b>Market Share (%)</b>	<b>14.94%</b>	<b>15.42%</b>

Description		2018	2017
Total Current Accounts	Commercial Bank in Indonesia (billion IDR)	1,315,034	1,233,480
	Bank Mandiri (billion IDR)	200,506	203,390
	<b>Market Share (%)</b>	<b>15.25%</b>	<b>16.49%</b>
Total Savings	Commercial Bank in Indonesia (billion IDR)	1,825,259	1,701,224
	Bank Mandiri (billion IDR)	338,601	336,913
	<b>Market Share (%)</b>	<b>18.55%</b>	<b>19.80%</b>
Total Deposits	Commercial Bank in Indonesia (billion IDR)	2,490,155	2,354,673
	Bank Mandiri (billion IDR)	301,807	275,504
	<b>Market Share (%)</b>	<b>12.12%</b>	<b>11.70%</b>

Source: Indonesian Banking Statistics Financial Service Authority December 2018, Indonesian Economic and Financial Statistics Bank Indonesia and Consolidated Financial Statements

## Market Share Based on Loans

### Diagram and Table of Market Share Based on Distributed Loans

(in %)



(Consolidation in billion IDR)

Description		2018	2017
<b>Total Distributed Loans</b>	Commercial Bank in Indonesia (billion IDR)	5,294,882	4,737,944
	Bank Mandiri (billion IDR)	820,084	729,548
	<b>Market Share (%)</b>	<b>15.49%</b>	<b>15.40%</b>

Description		2018	2017
Jumlah Kredit Pemilikan Rumah (KPR) yang disalurkan	Commercial Bank in Indonesia (billion IDR)	490,639	435,452
	Bank Mandiri (billion IDR)	43,053	39,705
	<b>Market Share (%)</b>	<b>8.77%</b>	<b>9.12%</b>
Jumlah New Kredit Serbaguna Mikro (KSM) yang disalurkan	Commercial Bank in Indonesia (billion IDR)	812,566	742,414
	Bank Mandiri (IDR billion)	66,068	50,881
	<b>Market Share (%)</b>	<b>8.13%</b>	<b>6.85%</b>
Jumlah Kredit Yang Disalurkan - Kartu Kredit	Commercial Bank in Indonesia (billion IDR)	80,628	79,526
	Bank Mandiri (billion IDR)	11,534	10,312
	<b>Market Share (%)</b>	<b>14.31%</b>	<b>12.97%</b>

Source: Indonesian Banking Statistics Financial Service Authority December 2018, Indonesian Economic and Financial Statistics Bank Indonesia and Consolidated Financial Statements

The three tables above show that customers and public still trust in Bank Mandiri so that Bank Mandiri still has a fairly good market share compared to other competing banks in terms of assets and distributed loans. The decline of Third Party Funds (DPK) occurred as a result of Bank Mandiri changing its strategy to raise funds prioritizing in the stability of deposits and maintaining interest costs. Nevertheless, this strategy proved to keep Bank Mandiri's Net Interest Margin (NIM) at 5.52%, declined only 11 bps from 2017. This decline was better than the total banking industry that decline from 18bps from 5.32% in 2017 to 5.14% in 2018. Of course, Bank Mandiri will continue to increase DPK portion to be collected, with various strategies to be implemented, to strengthen the funding base and reduce the cost of funds.