

Investor Relations



In order to provide fast and accurate information and become a media link between companies and capital market players, the Company has formed a work unit called Investor Relations. With the provision of accurate and accurate data, it is expected to be able helping capital market players in the investment decision-making process in the Company including to instill perceptions and expectations in the eyes of investors and potential investors regarding the Company's strategy, operational performance and financial performance.

The duties and responsibilities of Investor Relations include:

1. Communicating the Company's performance and strategy to analysts and investors in order to achieve a reasonable and optimal valuation of Bank Mandiri's shares in the long term.
2. Managing the resources needed and coordinate activities related to investor relations.
3. Representing the Company's management in meetings with analysts and investors, either one-on-one or public presentation sessions to communicate opinions, attitudes and reactions to company issues and provide strategic feedback for the Company's management.

4. Increasing the effectiveness of activities Investor Relations is measured through research coverage from sell side analysts, accuracy of factual information in analyst research, geographical coverage and quality of institutional shareholder lists.
5. Reviewing the pattern of sales and share ownership of the Company including managing and developing investor databases and contact reports.
6. Maintaining transparency, accuracy and timeliness of disclosure of relevant information to capital market players.

The contacts for Bank Mandiri Investor Relations are as follows: Investor Relations

Investor Relations Group
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Investor Relations Activity 2018

No.	Type of activity	Total	Description	Location
1.	Investor Conference	12 times	Conference related to Company performance updates	New York, Hong Kong, Singapore, Jakarta
2.	Non-Deal Roadshow	7 times	Meeting at the Shareholders office location to update the Company's performance	USA, Canada, UK, Jakarta
3.	Branch Visits	2 times	Mentoring of Investor Visits to Regular Branch Offices and Micro Branch Offices	Banjarmasin, Surabaya
4.	Quarterly Earnings Call/ Analyst Meeting	4 times	Presentation of quarterly financial performance reports to investors and analysts	Jakarta

Press Release

One form of information dissemination of Bank Mandiri to the public is by conducting press releases. The press release aims to describe the activities or events that occur. During 2018, press releases rolled out by Bank Mandiri included:



No.	Date	Title
1.	January 08, 2018	Mandiri Serves Financial Management at the National Brain Center Hospital
2.	January 22, 2018	Bank Mandiri Supports the Ministry of Administrative Reform & Bureaucratic Reform (PANRB) and the State Personnel Agency (BKN)
3.	February 01, 2018	Mandiri Investment Forum 2018 carries out to Increase Investment Flow
4.	February 06, 2018	Mandiri books a Net Profit of IDR 20,6 Trillion in 2017, Growing 49,5% (yoy)
5.	February 07, 2018	Mandiri Investment Forum 2018 Offers Potential Investment in Political Year
6.	February 08, 2018	Mandiri Improved Entrepreneurship Capacity for Journalists
7.	February 08, 2018	Bank Mandiri Distributes a Senior Term Loan worth USD100 Million to Pertamina Group
8.	February 10, 2018	Bank Mandiri Renovates the Al Falak Islamic Boarding School in Bogor
9.	February 19, 2018	Mandiri Teams Up with UGM to Develop Banking Skills for Craft Workforce
10.	February 22, 2018	Driving the Growth of the Mortgage Business, Bank Mandiri Launches Special Promos
11.	February 28, 2018	Mandiri Group Expands Hajj Deposit Payment Services
12.	March 01, 2018	Enlivening the 57 th Kostrad Anniversary, Bank Mandiri Hold a Bazaar
13.	March 02, 2018	Cooperating with Bank Sumut, Mandiri Expanded E-Money access to Sumatra
14.	March 07, 2018	Increasing Customer Loyalty, Mandiri Promotes Fiestapoin Program
15.	March 07, 2018	Mandiri Inures Non-Cash Payment at Ferriage Services in 3 (Three) Gili
16.	March 14, 2018	Mandiri Strengthens the Entrepreneurship Soul of Indonesia's Full Migrant Workers
17.	March 15, 2018	Improving Service Quality, Mandiri Updates Website and Recommended "MITA" Chatbot
18.	March 19, 2018	Bank Mandiri Issues the Corporate Card of the Ministry of Transportation
19.	March 21, 2018	Bank Mandiri GMS Appoints Four New Directors
20.	March 23, 2018	Focusing on the Production Sector, Bank Mandiri Distributes Cluster KUR
21.	March 24, 2018	Increasing Customer Transactions, Mandiri Carries Out a Coffee Party
22.	March 29, 2018	Mandiri And OVO Expands Transaction Services
23.	March 29, 2018	Supporting GATF 2018, Mandiri Offers a Profitable Travel Program
24.	April 04, 2018	Mandiri Presents Non-cash Transactions at the Pasar Jaya Network
25.	April 09, 2018	8.000 Runners Will Compete in Yogyakarta
26.	April 09, 2018	Bank Mandiri Launches the National Payment Gateway Logo Debit Card
27.	April 15, 2018	Kenya Runners Dominantly Perform at Mandiri Jogja Marathon 2018
28.	April 16, 2018	Collaborating with Lombard Odier, Bank Mandiri Offers World Class Products and Services for Private Wealth Customers in Indonesia and Singapore
29.	April 17, 2018	Bank Mandiri Disburses IDR 2,5 Trillion for Semarang - Batang Toll Road Costs
30.	April 18, 2018	Mandiri Teams Up with UGM to Develop Educational Loan
31.	April 23, 2018	Strengthening IDR - RMB Transaction Services, Bank Mandiri Cooperated with Bank ICBC Indonesia
32.	April 24, 2018	Mandiri's Profit at Quarter I-2018 Grows 43,7% to IDR 5,9 Trillion
33.	May 03, 2018	Hoisting Business Credit, Mandiri Organize Property Expo 2018
34.	May 07, 2018	Grab and Bank Mandiri Prepare Working Capital for Thousands of MSMEs in Indonesia
35.	May 09, 2018	Mandiri and MPPA Launch Independent New Edition Hypermart Co-Branding LoanCard
36.	May 23, 2018	Mandiri Prepares Working Capital for Bulog Partner Farmers
37.	May 24, 2018	Anticipating Ramadan and Eid al-Fitr 1439 H, Mandiri Prepares IDR 57,26 Trillion
38.	May 31, 2018	Mandiri Prepares Working Capital Financing for Suzuki Dealers
39.	June 04, 2018	Bank Mandiri Serves PNBPT Transactions of the Ministry of Agrarian & Spatial Planning/National Land Agency

No.	Date	Title
40.	June 06, 2018	Mandiri Synergizes with LinkedIn on Preparing Employment Study
41.	June 07, 2018	Bank Mandiri Breakfasts with 30 Thousand Orphans
42.	June 08, 2018	Mandiri Donates Electric Bicycles & Golf Carts to Polda Metro Jaya
43.	June 09, 2018	Bank Mandiri Departs 3.000 Nahdliyin to Hometown
44.	June 11, 2018	302 Bank Mandiri Branches remain operational on Eid Al-Fitr Holidays 11-20 June 2018
45.	June 25, 2018	Bank Mandiri and BSM Fund Pertamina Shipping USD 19,04 million
46.	June 26, 2018	349 Bank Mandiri Branches Remain Operational in the 2018 Simultaneous Regional Election
47.	June 28, 2018	Mandiri Increases the Utilization of EDC
48.	June 29, 2018	Synergizing with KIOSTIX, Mandiri makes it easy to access tickets for the 2018 Asian Games
49.	June 28, 2018	Mandiri Provides Working Capital Loan and Non Cash Loan Facilities to ANTARA News Agency
50.	July 04, 2018	Semester I - 2018, Bank Mandiri Disburses US \$ 2,9 Billion Syndicated Loans
51.	July 09, 2018	Empowering Farmers, Mandiri Continues to Promote Corporatization of Agriculture
52.	July 16, 2018	Bank Mandiri and Alfa Mas Persada Develop NU Modern Stall Partners
53.	July 18, 2018	Mandiri Ensures Directors' Statement of Accounts More Than IDR 100 Trillion is Fake
54.	July 19, 2018	Back on Track, Loan grew 11,8% YoY, Mandiri Booked Profit of IDR 12,2 Trillion
55.	July 22, 2018	Bank Mandiri Issues 2018 Asian Games Volunteer Identity Card
56.	July 26, 2018	Pilot Social Forrestry Pond of Muara Gembong First Time Harvests
57.	July 31, 2018	Bank Mandiri Disburses IDR 2,106 Trillion to Build Jakarta-Cikampek Toll Road
58.	August 06, 2018	Earthquake Alert, Mandiri Sends Volunteers
59.	08 Agustus 2018	Bank Mandiri issued Obligations with interesting coupons
60.	August 13, 2018	Mandiri Serves ASDP Non-Cash Payment Transactions
61.	August 15, 2018	Bank Mandiri Launches e-money Card Energy of Asia Edition
62.	August 20, 2018	Scaffolding Low Family Economics, Mandiri prepares Plafond IDR 800 Billion with supporting Program Mekaar PNM
63.	August 27, 2018	Bank Mandiri Cooperates with Tekfin Financing to Strengthen MSME Working Capital
64.	August 29, 2018	Back on Track, Loan grew 11,8% YoY, Mandiri Booked Profit of IDR 12,2 Trillion
65.	August 30, 2018	Increasing Tax Payments, Bank Mandiri Implements DGT Core Billing 2.0
66.	September 06, 2018	Improving the Assisted SME Market Penetration, Bank Mandiri holds the 2018 WMM Expo
67.	September 07, 2018	Bank Mandiri Distributes IDR 11,8 trillion of KUR in January - August 2018
68.	September 15, 2018	Mandiri 2018 Young Entrepreneurs Create New Entrepreneurs
69.	September 24, 2018	Issued Obligation IDR 3 Trillions, Bank Mandiri accepted the exceeded requests 1.36 times
70.	September 26, 2018	Distributing KPR FLPP for Subsidized Houses, Mandiri Collaborates with Himperra and Perpesma
71.	September 26, 2018	Increasing SOE Synergy, Mandiri Acquires URBAN PP Value Chain
72.	September 26, 2018	Press Statement of PT Bank Mandiri (Persero) Tbk. related to SNP Finance Bad Credit
73.	September 27, 2018	Supporting JKN-KIS, Mandiri Disburses IDR.126 Billion Supply Chain Financing (SCF) Facility of BPJS Health Claims to 9 Hospitals in Solo
74.	September 28, 2018	Mandiri Jakarta Coffee Week 2018 Targets 15.000 Coffee Fans
75.	September 29, 2018	Mandiri Fields Volunteers to Donggala
76.	October 02, 2018	Raising the spirit of disability athletes, Bank Mandiri prepares the best banking services at the 2018 Asian Para Games



No.	Date	Title
77.	October 02, 2018	Giving Relief, Mandiri Registers Disaster Victim Debtors in Donggala
78.	October 04, 2018	Bank Mandiri - Bank Riau Kepri Synergize to Expand Access to e-Money
79.	October 08, 2018	Mandiri Coordinates Direct Investment of IDR 200 Trillion in 21 SOEs.
80.	October 10, 2018	Mandiri Group Issues Investment Contract for Infrastructure
81.	October 10, 2018	Bank Mandiri Sells Cheap Home Loans for Young People
82.	October 11, 2018	Bank Mandiri Disbursed IDR 2,041 Trillion to Build the Terbanggi Besar-Kayu Agung Toll Road Section
83.	October 17, 2018	Profit Increases 20%, Mandiri Performance Soars
84.	October 18, 2018	Answering Challenges in the Medical Fields, Mandiri Strengthens Collaboration with IMERI FKUI
85.	October 26, 2018	Increasing Millennial Role, Mandiri Develops Smell of The Place Concept
86.	November 23, 2018	Mandiri Serves Financial Management at the University of Indonesia Hospital
87.	November 24, 2018	Bank Mandiri Inquires Lists 50 of the Best ASEAN Open Companies
88.	December 4, 2018	The 2018 Harbolnas Enlarges the Market of Local Products
89.	December 18, 2018	Bank Mandiri and JCB Issue Precious LoanCard Co-Branding

Newsletters

Bank Mandiri secara rutin menerbitkan buletin setiap tahunnya. Adapun buletin yang telah diterbitkan selama tahun 2018 yaitu:

No.	Edition	Theme	Published date
1.	463	Sustainable Growth in 2018	January 28, 2018
2.	464	Traces of Chinese Romanticism in Indonesia	February 28, 2018
3.	465	Road to ASIAN Games 2018	March 28, 2018
4.	466	Women's Gait in the Digital Industry	April 28, 2018
5.	467	Sharing Goodness and Gratitude	May 28 2018
6.	468	More Productive After Vacation	June 28, 2018
7.	469	Digital Intelligence in the Visual Era	July 28, 2018
8.	470	Our Work National Achievement	September 28, 2018
9.	471	20 Years	October 28, 2018
10.	472	Newborn Heroes	November 28, 2018
11.	473	It's Time for a New Beginning It's Mandiri Time	28 Desember 2018

Transparency of Report Submission

Throughout 2018, the Corporate Secretary of Bank Mandiri delivered information to the public through Mass Media, Company Website, Public Expose, Electronic IDX Issuer, Reporting Facilities, OJK Electronic Reporting System, as well as periodic and incidental reports including Financial Services Authority (FSA), IDX, DIA, Ministry of Finance and the Ministry of SOE as follows: