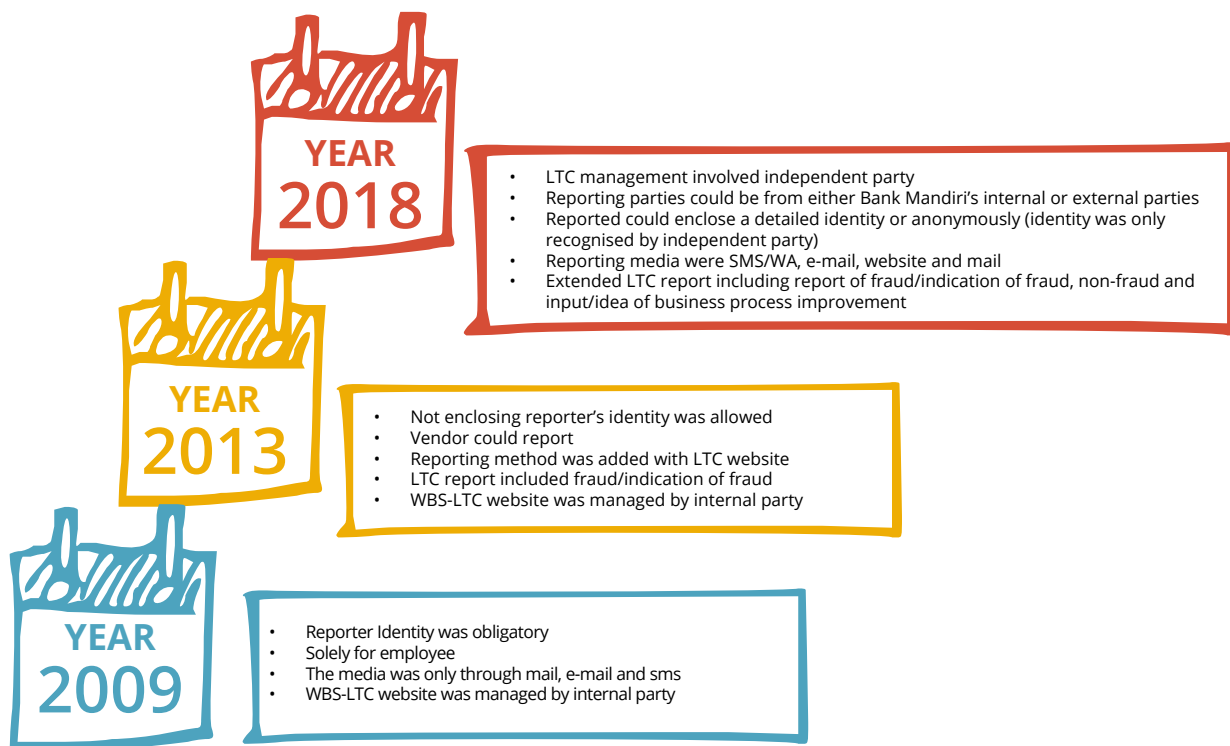




DEVELOPMENT OF LETTER TO CEO (LTC) NAME

LTC has undergone development and has been refined in 2018. This is done to improve the effectiveness of its implementation, as follows:



SUBMISSION OF THE VIOLATION REPORT

Bank Mandiri has provided reporting media for actions or indications of fraud and/or non fraud that can harm customers and Bank Mandiri as follows:

1. Website : <https://whistleblowing.tips/wbs/@bmri-lettertoceo>
2. Email : bmri-lettertoceo@rsm.id
3. Surat : PT RSM Indonesia melalui PO BOX 1007 JKS 12007
4. SMS and Whatsapp : 0811900777

PROTECTION FOR WHISTLEBLOWER

As a manifestation of the Company's commitment to maintaining the confidentiality of reporting data, Bank Mandiri provides:

1. Guarantee for the confidentiality of the reporter's identity.
2. Guarantee for the confidentiality of the contents of submitted reports.