



2. Develop an employee capability improvement program through the preparation and implementation of training programs in:
  - Corporate banking
  - Retail banking
  - Business and network
3. Develop capability programs in the supporting fields, namely information technology, operations, and risk management.

Bank Mandiri will establish a Job Training Institute (LPK) to support the implementation of Competency-Based Training (PBK) in the Payment System and Rupiah Money Management (SPPUR). The employee capability improvement program is carried out using the life-long learning method, which is conducted not only through classroom training, but also through experiential learning, including on-the-job training, mentoring, and other programs. In addition, employees are required to conduct self-learning (through e-learning and/or other activities such as reading, attending sharing sessions, and many more).

## Shareholders' Composition

Table of Bank Mandiri's Shareholders' Competition Per December 2019

Shareholding	Number of Shareholders	Number of Shares (Sheets)	Shareholding Percentage
<b>NATIONAL</b>			
The Government of the Republic of Indonesia	1	28.000.000.000	60,00000%
Individual	28.401	425.255.388	0,91126 %
Employees	1.439	13.095.464	0,02806%
Cooperatives	7	1.585.300	0,00340%
Foundations	19	34.608.390	0,07416%
Pension Fund	138	387.923.102	0,83126%
Insurance	112	1.203.481.520	2,57889%
Limited Liability Company	112	933.572.424	2,00051%
Mutual Fund	354	1.514.738.456	3,24587%
<b>Sub Total</b>	<b>30.583</b>	<b>32.514.260.044</b>	<b>69,67341%</b>
<b>Foreign</b>			
Foreign Individual	189	4.325.894	0,00927%
Foreign Business Entity	1.491	14.148.080.728	30,31732%
<b>Sub Total</b>	<b>1.680</b>	<b>14.152.406.622</b>	<b>30,32659%</b>
<b>TOTAL</b>	<b>32.263</b>	<b>46.666.666.666</b>	<b>100,00000%</b>

## THE 20 LARGEST SHAREHOLDERS' COMPOSITION

Table of Bank Mandiri's The 20 Largest Shareholders' Composition

No.	Investor Name	Status	Amount of Shares	Shareholding Percentage
1.	THE GOVERNMENT OF THE REPUBLIC OF INDONESIA	The Government of the Republic of Indonesia	28.000.000.000	60,00000%
2.	DJS KETENAGAKERJAAN PROGRAM JHT	Limited Company	757.045.112	1,62224%
3.	GIC S/A GOVERNMENT OF SINGAPORE	Local Business Entity	544.958.046	1,16777%
4.	-SSB 2IB5 S/A OAKMARK INTERNATIONAL FUND	Foreign Business Entity	466.939.500	1,00058%
5.	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD	Foreign Business Entity	393.564.815	0,84335%
6.	JPMBLSAA AIF CLT RE-STICHTING DEPOSITARY	Foreign Business Entity	389.842.257	0,83538%
7.	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL	Foreign Business Entity	298.178.143	0,63895%
8.	PT. PRUDENTIAL LIFE ASSURANCE - REF	Insurance	293.050.318	0,62797%
9.	JPMCB NA RE - VANGUARD EMERGING MARKETS	Local Business Entity	273.157.415	0,58534%
10.	SSB 4545 S/A LAZARD EMERGING MARKETS EQU	Foreign Business Entity	265.129.842	0,56814%
11.	THE NT TST CO S/A FIDELITY INVESTMENT TR	Foreign Business Entity	257.496.800	0,55178%
12.	CITIBANK N.A.-BANK MANDIRI	Foreign Business Entity	220.482.380	0,47246%
13.	HSBC BANK PLC S/A SAUDI ARABIAN MONETARY	Local Business Entity	219.037.720	0,46937%
14.	PT AXA MANDIRI FINANCIAL SERVICES S/A MA	Insurance	187.208.400	0,40116%
15.	HSBC-FUND SERVICES, THE OVERLOOK PARTNER	Foreign Business Entity	176.217.000	0,37761%
16.	THE BANK OF NEW YORK MELLON DR	Foreign Business Entity	175.945.980	0,37703%
17.	BNYMSANV RE BNYMSANVLUX RE BLK GLBFDS-20	Local Business Entity	175.393.600	0,37584%
18.	JPMBL SA UCITS CLT RE-SCHRODER INTERNATI	Foreign Business Entity	165.101.400	0,35379%
19.	SSB 2Q27 S/A ISHARES CORE MSCI EMERGING	Foreign Business Entity	164.350.700	0,35218%
20.	CITIBANK NEW YORK S/A DIMENSIONAL EMERGI	Foreign Business Entity	161.352.262	0,34575%

## COMPOSITION OF SHAREHOLDERS' HOLDING 5% OR MORE OF SHARE

Table of the Composition of Shareholders with 5% or More Shareholding

Investor Name	Amount of Share	Shareholding Percentage
Republic of Indonesia	28.000.000.000	60,000000%

## COMMUNITY SHAREHOLDERS' GROUP COMPOSITION HOLDING LESS THAN 5% OF SHARES

Table of Community Shareholders' Group Composition Holding Less than 5% of Shares

No.	Public Shareholding	Number Shareholders	Amount of Share	Shareholding Percentage
<b>Domestic</b>				
1.	Individual	28.401	425.255.388	0,91126%
2.	Employees	1.439	13.095.464	0,02806%
3.	Foundation	7	1.585.300	0,00340%
4.	Yayasan	19	34.608.390	0,07416%
5.	Pension Fund	138	387.923.102	0,83126%



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital

No.	Public Shareholding	Number Shareholders	Amount of Share	Shareholding Percentage
6.	Insurance	112	1.203.481.520	2,57889%
7.	Limited Liability Company	112	933.572.424	2,00051%
8.	Mutual Funds	354	1.514.738.456	3,24587%
<b>Sub Total</b>		<b>30.583</b>	<b>32.514.260.044</b>	<b>69,67341%</b>
<b>INTERNATIONAL</b>				
1.	Foreign Individual	189	4.325.894	0,00927%
2.	Foreign Business Entity	1.491	14.148.080.728	30,31732%
<b>Sub Total</b>		<b>1.680</b>	<b>14.152.406.622</b>	<b>30,32659%</b>
<b>TOTAL</b>		<b>32.263</b>	<b>18.666.666.666</b>	<b>40,00000%</b>

## BOARD OF COMMISSIONERS' AND DIRECTORS' SHAREHOLDING

Table of Bank Mandiri's Board of Commissioners' and Board of Directors' Shareholding

No.	Name	Position	Number of Shares	Shareholding Percentage
<b>BOARD OF COMMISSIONERS</b>				
1.	*Kartika Wirjoatmodjo	President Commissioner	789.000	0,0016907%
2.	Hartadi Agus Sarwono	President Commissioner/Independent Commissioner	0	0,0000000%
3.	*M. Chatib Basri	Vice President Commissioner	0	0,0000000%
4.	Imam Apriyanto Putro	Vice President Commissioner	114.300	0,0002449%
5.	*Muhamad Nasir	Independent Commissioner	0	0,0000000%
6.	*Robertus Bilita	Independent Commissioner	0	0,0000000%
7.	Makmur Keliat	Independent Commissioner	0	0,0000000%
8.	Goei Siau Hong	Independent Commissioner	0	0,0000000%
9.	Bangun S. Kusmulyono	Independent Commissioner	0	0,0000000%
10.	Askolani	Commissioner	109.000	0,0002336%
11.	Ardan Adiperdana	Commissioner	319.500	0,0006846%
12.	R.Widyo Pramono	Commissioner	249.900	0,0005355%
13.	*Rionald Silaban	Commissioner	0	0,0000000%
<b>BOARD OF DIRECTORS</b>				
1.	Royke Tumilaar	President Director	786.100	0,0016845%
2.	Sulaiman Arif Arianto	Vice Director	1.103.558	0,0023648%
3.	Donsuwan Simatupang	Direktor of Retail Banking	345.100	0,0007395%
4.	Hery Gunardi	Direktor of Consumer & Retail Transaction	1.102.100	0,0023616%
5.	Darmawan Junaidi	Direktor of Treasury, International Banking & SAM	529.500	0,0011346%
6.	Panji Irawan	Direktor of Operations	345.100	0,0007395%
7.	Rico Usthavia Frans	Direktor of Information Technology	684.100	0,0014659%
8.	Alexandra Askandar	Direktor of Corporate Banking	753.600	0,0016149%
9.	Ahmad Siddik Badruddin	Direktor of Risk Management	1.680.700	0,0036015%
10.	Agus Dwi Handaya	Director of Compliance & HR	415.100	0,0008895%
11.	Riduan	Direktor of Commercial Banking	158.400	0,0003394%
12.	*Silvano W. Rumantir	Director of Finance and Strategy	0	0,0000000%
<b>TOTAL</b>			<b>9.261.758</b>	<b>0,0198465%</b>

\* Effective after obtaining OJK approval