



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital

Names and Addresses of Subsidiaries, Associates, Overseas Branch Offices, and Regional Offices

SUBSIDIARIES

Subsidiary Office	Address	Phone/Fax/Website
PT Bank Syariah Mandiri	Wisma Mandiri Building 1 MH. Thamrin Street No. 5 Jakarta, 10340	Telp : (62-21) 2300 509, 3983 9000 (Hunting) Fax : (62-21) 3983 2989 Call Center : 14040 Website : www.syariahmandiri.co.id
PT Mandiri Sekuritas	Plaza Mandiri, 28-29th Floors Jend. Gatot Subroto Street, Kav. 36-38 Jakarta, 12190	Telp : (62-21) 526 3445 Fax : (62-21) 526 3521 Website : www.mandirisekuritas.co.id
PT Mandiri Tunas Finance	Graha Mandiri, 3Ath Floor Imam Bonjol Street No. 61 Jakarta, 10310	Telp : (62-21) 230 5608 Fax : (62-21) 230 5618 Care Center : 1500059 Email : Corporate.secretary@mtf.co.id Website : www.mtf.co.id
PT Mandiri AXA General Insurance	AXA Tower, 16th Floor Prof. Dr. Satrio Street, Kav. 18 Kuningan City Jakarta, 12940	Telp : (62-21) 3005 7777 Fax : (62-21) 3005 7600 Call Center : 1500733 Website : www.axa-insurance.co.id
PT AXA Mandiri Financial Services	AXA Tower, 8th Floor Prof. Dr. Satrio Street, Kav. 18 Kuningan City Jakarta, 12940	Telp : (62-21) 3005 8888 Fax : (62-21) 3005 8500 Customer Care Center : (62-21) 3005 8788 Website : www.axa-mandiri.co.id
PT Bank Mandiri Taspen	Melati Street No. 65 Dangin Puri Kangin Denpasar, 80233	Telp : (62-361) 227076 Call Center : (62-361) 227 887 (62-361) 247 555 Website : www.bankmantap.co.id
Mandiri International Remittance Sdn. Bhd.	Wisma Mepro Ground & Mezzanine Floor 29 and 31, Ipoh Street 52100 Kuala Lumpur, Malaysia	Telp : +603-4045 4988 +603-4045 5988 Website : www.mandiriremittance.com
Bank Mandiri (Europe) Limited	2nd Floor 4 Thomas More Square Thomas More Street London E1W 1YW	Telp : +44-207-553-8688 Fax : +44-207-553-8699 Website : www.bkmandiri.co.uk
PT Asuransi Jiwa Inhealth Indonesia	Palma Tower 20th Floor, HR. Rasuna Said Street Block X2 Kav. 6, Kuningan Jakarta 12950	Telp : (62-21) 5250900 Fax : (62-21) 5250708 Website : www.mandiriinhealth.co.id
PT Mandiri Utama Finance	Plaza Bapindo Menara Mandiri, 26-27th Floors Jend. Sudirman Street Kav. 54 - 55 Jakarta, 12950	Telp : (62-21) 5278034 Website : www.mandiriutamafinance.co.id
PT Mandiri Capital Indonesia	Plaza Bapindo Menara Mandiri, 20th Floor Jend. Sudirman Street Kav. 54 - 55 Jakarta, 12950	Telp : (62-21) 5266661 Website : www.mandiri-capital.co.id

SUB-SUBSIDIARIES

Sub-Subsidiary Office	Address	Phone/Fax/Website
PT Mandiri Manajemen Investasi	Plaza Mandiri Floor 29th Jend. Gatot Subroto Street Kav. 36 38	Telp : (021) 526 3505 Website : https://mandiri-investasi.co.id/en/
Mandiri Securities Pte Ltd	Mandiri Securities Pte Ltd 12, Marina View #19-06, Singapore 018961	Tel +65 6589 3881 (DD) Fax +65 68449236

ASSOCIATES

Associate Office	Address	Ph./Fax/Website
PT Kustodian Sentral Efek Indonesia	Indonesia Stock Exchange Building Tower 1, 5th floor Jend. Sudirman Street Kav. 52-53, Jakarta, 12190	Telp : (62-21) 515 2855 Fax : (62-21) 5299 1199 Call Center: (62-21) 0800 186 5734 Website : www.ksei.co.id
PT PANN (Persero)	Cikini IV Street No. 11 Jakarta, 10330	Telp : (62-21) 31922003 Fax : (62-21) 31922980 Website : pannmf.co.id/

OVERSEAS BRANCH OFFICE

Overseas Branch Office	Address	Ph./Fax/Website
Bank Mandiri Singapore Branch	12 Marina View, #19-01 Asia Square Tower 2, Singapore 018961	Telp: 65-6213-5688/65-6213-5680 Fax: 65-6844-9833/65-6844-9808 Website: www.ptbankmandiri.com.sg SWIFT Code : BMRISGSG
Bank Mandiri Hong Kong Branch	7th Floor, Far East Finance Centre 16 Harcourt Road, Hong Kong	Telp: +852-2881-3632 Fax: 852-2529-8131/852-2811-0735 Website: www.bankmandirihk.com SWIFT Code : BMRHKHH
Remittance Office Hongkong	Shop 3. G/F. Keswick Court 3 Keswick Street Causeway Bay, Hongkong	Telp:+852-2881-6650 Fax:+852-2881-5386
Bank Mandiri Cayman Islands Branch	Cardinal Plaza 3 rd Floor, #30 Cardinal avenue, PO BOX 10198, Grand Cayman KY 1 – 1002, Cayman Islands	Telp: +1-345-945-8891 Fax:+1-345-945-8892 SWIFT Code : BMRKYKY
Bank Mandiri Dili-Timor Leste Branch	25 Rua de Abril No.10 Colmera Dili-Timor Leste	Telp:+670-331-7777/+6221-526-3769/ +6221-527-1222 Fax:+670-331-7190/+670-331-7444/ +6221-252-1652/+6221-526-3572
Bank Mandiri Dili-Timor Plaza-Timor Leste Branch	Timor Plaza Unit #/Unidade No. #203; 233; 204; 230; 231; 232 Nicolau Street Lobato, Comoro Dili - Timor Leste	Telp:+670-7307-7777



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Overseas Branch Office	Address	Ph./Fax/Website
Bank Mandiri Shanghai Branch	Room 4101, Shanghai Tower No. 501, Yin Cheng Zhong Road, Pudong New District, Shanghai 200120, People's Republic of China	Telp: +86-21-2033-2625/+86-21-2028-2806 /+86-21-5037-2509 Fax: +86-21-5037-2707/ +86-21-5037-2547 SWIFT Code : BMRICNSH
Bank Mandiri (Europe) Limited, London	2 nd Floor, 4 Thomas More Square, Thomas More Street London, E1W 1 YW United Kingdom	Telp:+44-207-553-8688 Fax: +44-207-553-8599 Website : www.bkmandiri.co.uk SWIFT Code : BMRIGB2L
Mandiri International Remittance Sdn. Bhd.	Wisma MEPRO Ground & Mezzanine Floor 29 & 31 Ipoh Street 52100 Kuala Lumpur	Telp:+603-4045 4988/+603-4043 5988 Website: www.mandiriremittance.com

REGIONAL OFFICES

Regional Office	Address	Ph./Fax/ Website
REGION I/ SUMATERA 1	Uniland Building 6th Floor, MT Haryono Street A-1 Medan, 20231	Telp: (061) 4153396, 4555434 Fax: (061) 4153273
REGION II/ SUMATERA 2	Kapten A. Rivai Street No. 100 B Palembang, 30135	Telp: (0711) 364008 - 012, 364013 Fax: (0711) 310992, 3120417, 374279
REGION III/ JAKARTA 1	Lapangan Stasiun Street No. 2 Jakarta Barat, 11110	Telp: (021) 6922004, 6922005 Fax: (021) 6922006
REGION IV/ JAKARTA 2	Kebon Sirih Street No. 83 Jakarta Pusat, 10340	Telp: (021) 23565700, 39832922, 39832921, Fax: (021) 39832917, 39832918, 39832923
REGION V/ JAKARTA 3	Jend. Sudirman Street Kav. 54-55 Jakarta Selatan, 12190	Telp: (021) 5267368, 5267337 Fax: (021) 5267371, 5267365
REGION VI/ JAWA 1	Soekarno Hatta Street No. 486 Bandung, 40266	Telp: (022) 7506242, 7511878 Fax: (022) 7505810, 7506632
REGION VII/ JAWA 2	Pemuda Street No. 73 Semarang, 50139	Telp: (024) 3517349, 3520484, 3520487 Fax: (024) 3520485
REGION VIII/ JAWA 3	Basuki Rahmat Street No. 2-4 Surabaya, 60271	Telp: (031) 5316764 - 66 Fax: (031) 5316776, 5320641, 5316597
REGION IX/ KALIMANTAN	Lambung Mangkurat Street No. 3 Banjarmasin, 70111	Telp: (0511) 3365767 Fax: (0511) 3352249, 4366719
REGION X/ SULAWESI DAN MALUKU	R.A. Kartini Street No. 12-14 Makassar, 90111	Telp: (0411) 3629096, 3629097, 3634811 Fax: (0411) 3629095, 3650367
REGION XI/ BALI DAN NUSA TENGGARA	Veteran Street No. 1 Denpasar, 80111	Telp: (0361) 226761 - 3 Fax: (0361) 224077, 261453, 235924
REGION XII/ PAPUA	Dr. Sutomo Street No. 1 Jayapura, 99111	Telp: (0967) 537081, 537183-4, 537189 Fax: (0967) 537181