

No.	Types of Training and Competency Development Materials/Training	Time and Place of Implementation	Organizers
1.	General Management Development Program	28 – 30 Mei 2019 / Barcelona	Mandiri University & IESE Business School
2.	Level 1 Banking Risk Management	October 6, 2018 / Jakarta	Badan Nasional Sertifikasi Profesi
3.	Driving Performance Through Leadership & Culture Transformation	August 23-24, / Jakarta	Mandiri University

INVESTOR RELATIONS ACTIVITIES 2019

No.	Type of activity	Total	Description	Location
1.	Investor Conference	12 times	Conference related to Company's 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 2019, press releases rolled out by Bank Mandiri included:

Table of Press Release

No	Date	Title
1.	January 3, 2019	Mandiri Facilitates Payment of Non-Cash Tickets in the Central Jakarta Region
2.	January 7, 2019	Bank Mandiri's Extraordinary General Meeting of Shareholders Appoints Riduan as Director of Commercial Banking
3.	January 9, 2019	Mandiri Teams Up with Pos Indonesia to Extend e-money Top Up Services
4.	January 14, 2019	Cooperating with Shopee, Mandiri to Sell e-money on the Digital Platform Subtitles: Mandiri e-store is the first bank in the marketplace
5.	January 16, 2019	Reaching Rp17,58 Trillion, Distribution of Bank Mandiri KUR 2018 Exceeds the Target
6.	January 16, 2019	Bank Mandiri Denies Issuing E-money with Political Figures
7.	January 18, 2019	Challenges to the Industrial Revolution 4.0, Mandiri encourages education on business digitalization for SME business people
8.	January 21, 2019	Mandiri Invites Investors to Invest
9.	January 24, 2019	Mandiri Strengthens Syndicated Loan Market
10.	January 28, 2019	Mandiri Teams Up With Bukalapak Distributes Working Capital Financing to MSMEs
11.	January 28, 2019	Consistently Growing Fast, Mandiri Earns Increase in Net Profit 2018
12.	January 30, 2019	Mandiri Investment Forum 2019 : Promote Indonesian Investment Opportunities
13.	February 4, 2019	Bank Mandiri is not related to Mandiri Finance Indonesia
14.	February 8, 2019	BUMN Develops Agriculture in West Java
15.	February 14, 2019	Spreading New Year's Optimism, Mandiri Celebrates Chinese New Year with Major Customers
16.	February 14, 2019	Bank Mandiri Develops the Economic Role of Pesantren (Islamic boarding school)
17.	February 21, 2019	Mandiri Serves Argo Industry Center Payment Receipt Transactions
18.	February 21, 2019	Boosts Premium Services, Mandiri Becomes the Best Domestic Private Bank



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital

No	Date	Title
19.	February 27, 2019	Fostering NTT weaver, RKB Bank Mandiri Encourages Marketing via Fashion Shows
20.	February 27, 2019	Empowering Farmers, Mandiri Continues to Promote Farmer Entrepreneurship Program
21.	February 27, 2019	Mandiri KPR is Seriously Working on the Millennial Market
22.	March 24, 2019	Bank Mandiri Distributes People's Fisheries KUR
23.	March 29, 2019	Bank Mandiri Offers Convenience of Transactions at Tokopedia Official Store
24.	March 31, 2019	A thousand runners enliven the Banyuwangi Half Marathon
25.	April 4, 2019	Runners from Nine Countries Competing in the Mandiri Jogja Marathon 2019
26.	April 5, 2019	Mandiri Strengthens Management of BNPB Assistance
27.	April 10, 2019	Mandiri Strengthens Readiness to Face Disaster Impacts
28.	April 12, 2019	Bank Mandiri Issues USDN750 million MTN in Foreign Exchange
29.	April 22, 2019	Bank Mandiri Serves Reception of Jakarta Archdiocese Donations
30.	April 29, 2019	Increasingly Solid Performance, Bank Mandiri's Profit Grows 23,4% YoY
31.	May 2, 2019	Support SimPel Day 2019, Mandiri Socialize Saving Since an Early Age
32.	May 9, 2019	Anticipating Ramadhan and Idul Fitri 1440 H, Mandiri Prepares Rp54,9 Trillion
33.	May 15, 2019	Bank Mandiri: 2019, Economic Grows Positively
34.	May 16, 2019	Makes a profit of IDR 25 Trillion in 2018, Mandiri Distributes 45% as Dividend
35.	May 17, 2019	Supporting the Availability of Community Currency, Mandiri Spreads 77 Small Currency Exchange Points
36.	May 26, 2019	Bank Mandiri Operates 350 Branches during the Idul Fitri Holiday period June 1-9, 2019
37.	May 28, 2019	Bank Mandiri Provides Electronic Banking Services for Cooperatives
38.	May 30, 2019	Bank Mandiri Sends 22,964 Home-comers to Hometown
39.	June 11, 2019	Bank Mandiri Branch Transactions Reach IDR 30,3 trillion during Idul Fitri Holidays
40.	June 18, 2019	Holding Demo Day 2019, Mandiri Group Promotes Tekfin Startup to Potential Investors
41.	June 31, 2019	Consistent Marking Positive Performance, Mandiri Achieves Increase in Debt Rating from S&P
42.	July 12, 2019	Bank Mandiri Becomes KSEI Payment Bank and RDN Administrator Bank
43.	July 17, 2019	Bank Mandiri's Profit Reaches IDR. 13,5 Trillion
44.	July 19, 2019	Bank Mandiri Distributes Tourism KUR
45.	July 20, 2019	Bank Mandiri: "We Ensure Customer Accounts are Safe"
46.	July 20, 2019	Bank Mandiri: "Service has been Restored"
47.	July 23, 2019	Bank Mandiri Prepares Corporate Spending Card Services at 119 PELNI Terminal Points
48.	July 25, 2019	Encouraging People's Economy, Bank Mandiri Extends IDR. 87,05 Trillion in MSME Credit
49.	July 30, 2019	Support AKSIMUDA, Mandiri Socialize Saving Since an Early Age
50.	1 August, 2019	Bank Mandiri Serves PNBP of DG AHU of Ministry of Justice and Human Rights
51.	2 August, 2019	Mandiri Spreads Entrepreneurial Inspiration to the Young Generation
52.	4 August, 2019	Bank Mandiri Ensures Main Banking Services Run Normal
53.	5 August, 2019	Mandiri Promotes Industrial Revolution 4.0 to HNWI Customers
54.	7 August, 2019	Mandiri Invites HNWI Customers to Utilize Technology Innovation
55.	7 August, 2019	Encouraging Consumer Segments, Mandiri Introduces the Latest Priority Credit Cards
56.	11 August, 2019	Mandiri Group Employees Sacrifice for the Country
57.	14 August, 2019	Mandiri Denies Issues of Cyber Attack and Bankruptcy
58.	15 August, 2019	Bank Mandiri Polices Information Makers on Cyber Attack and Bankruptcy Hoax
59.	16 August, 2019	Republic of Indonesia Independence Day, Bank Mandiri Together with IndonesiaRE, PPI and Djakarta Lloyd Hold Cheap Markets
60.	20 August, 2019	Bank Mandiri Motivates Paskibraka Members to Become Superior HR
61.	28 August, 2019	Shareholders Appoint Rionald Silaban as Commissioner

No	Date	Title
62.	30 August, 2019	The Mandiri Young Entrepreneur Program Enters the Document Screening Phase
63.	30 August, 2019	Fighting HOAX, Mandiri Exposes Evidence of Perverted Information of IDR800 Trillion
64.	30 August, 2019	Mandiri Strengthens Electronic Transactions Through Coffee
65.	September 4, 2019	Strengthening BUMN Synergy, Mandiri Prepares Special Funding for PT TIMAH Partners
66.	September 5, 2019	Mandiri Disburses IDR. 2 trillion Non-Cash Loan to KAI (Indonesian Railway Company)
67.	September 12, 2019	Bank Mandiri is Promoting Local Tourism through KUR
68.	September 18, 2019	Bank Mandiri Helps ANTAM Refinancing Investment Loans of US \$ 129 Million
69.	September 19, 2019	Distributing Productive Micro Credit Financing, Mandiri Embraces Tekfin Agriculture
70.	September 22, 2019	National Police Hand in Hand With Mandiri Issuing Smart Multi-Functional Driving License
71.	September 23, 2019	Bank Mandiri Facilitates the Purchasing of National Housing Settlement
72.	September 30, 2019	Bank Mandiri Serves KDPDTT Financial Transactions
73.	October 1, 2019	Celebrating 21 Years Anniversary, Mandiri Spreads Discount Programs for Customers
74.	October 2, 2019	Strengthening Food Security and Welfare of Farmers, Mandiri and Pertamina Build Integrated Rice Processing System (SPBT) in Kebumen Regency, Central Java
75.	October 3, 2019	Strengthening Student Motivation, Bank Mandiri Builds IPB Entrepreneur Center
76.	October 3, 2019	Bank Mandiri Provides Electronic Banking Services for Cooperatives
77.	October 10, 2019	Cooperating with Astra Modern Land, Bank Mandiri Facilitates KPR in the ASYA Project
78.	October 10, 2019	Mandiri Expands Channel Auto-Create of Billing Codes and Tax Payments through Smart Sales Agents
79.	October 10, 2019	Bank Mandiri Donates 1 Ambulance for Bhayangkara Police Academy Hospital in Semarang
80.	October 11, 2019	Consistently Building Entrepreneurial Communities, WMM 2019 Produces 7 Champions
81.	October 19, 2019	Improving Financial Inclusion, Mandiri Targets Young Savers
82.	October 25, 2019	Bank Mandiri Continues to Strengthen Business Transformation
83.	October 28, 2019	Bank Mandiri disburses IDR 806,8 Trillion Credit in the Third Half of 2019
84.	November 1, 2019	Mandiri and LinkAja Expand Transaction Services
85.	November 6, 2019	Customs and Bank Mandiri Establishes Cooperation in Simplifying Customs and Excise Payments with Banking
86.	November 6, 2019	Supporting the Education Sector, Mandiri Disseminates Digital Financial Services to the Campus
87.	November 11, 2019	Bank Mandiri Prepares Special Financing for PT Waskita Beton Precast Supplier
88.	November 12, 2019	Holds Mandiri Fiesta Expo, Mandiri Offers KPR 4,5%
89.	November 15, 2019	Optimizing Wholesale Customer Liquidity, Mandiri Launches A Smart Account Service
90.	November 21, 2019	Bank Mandiri Invites CFO to Utilize the Digital Booming Momentum of Technology
91.	November 28, 2019	Mandiri Becomes Indonesian Bank's Best Bank Partner in Monetary Control and Money Market Deepening
92.	December 4, 2019	Holds Market Outlook, Mandiri Spread Optimism to HNWI Customers Ahead of 2020
93.	December 8, 2019	Coming to the End of Year holidays, Mandiri Credit Cards Offer Various Special Programs
94.	December 9, 2019	Bank Mandiri Performs Internal Succession
95.	December 12, 2019	Synergy of Farmer Empowerment, Ministry of Agriculture Republic of Indonesia Cooperates with Bank Mandiri
96.	December 16, 2019	Facing Christmas and New Year 2020, Holiday, Mandiri Prepares Rp33,5 Trillion
97.	December 18, 2019	Encouraging UMKM Business, Bank Mandiri Develops a Collaboration with Tekfin Financing
98.	December 19, 2019	Bank Mandiri is Ready to Distribute FLPP KPR (House Ownership Credit)
99.	December 29, 2019	End of Year, Bank Mandiri Extends Hundreds of Branch Operations