















OPERATIONAL REVIEW PER BUSINESS SEGMENT

In its operations, Bank Mandiri divides the operating units into 2 (two) main units, namely business unit and supporting function unit. The division of segments and sub-segments are segregated from the two units.

SEGMEN OPERASIONAL



Wholesale Segment

- Corporate Banking
- Commercial Banking
- Institutional Relations
- Treasury & International Banking



Retail Segment

• Retail Banking



GEOGRAPHICS SEGMENT

Apart from operational segment, Bank Mandiri also divides its activities into geographics segment to indicate the position of operating offices and centers. Geographic Segment consists of:



- Asia (Singapore, Malaysia, Hong Kong, Timor Leste and Shanghai).
- 3. Western Europe (UK).
- 4. Cayman Islands.



SUBSIDIARIES

- PT Bank Syariah Indonesia Tbk (BSI)
- Bank Mandiri (Europe) Limited (BMEL)
- PT Mandiri Sekuritas
- PT Bank Mandiri Taspen
- PT Mandiri Tunas Finance (MTF)
- Mandiri International Remittance Sdn. Bhd. (MIR)
- PT AXA Mandiri Financial Services (AXA Mandiri)
- PT Mandiri AXA General Insurance (MAGI)
- PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth)
- PT Mandiri Utama Finance (MUF)
- PT Mandiri Capital Indonesia (MCI)