



## Investor Relations Activities 2020

No.	Type of activity	Total	Description	Location
1	<i>Investor Conference</i>	3 kali	Konferensi terkait update kinerja Perseroan	Jakarta dan Singapore
2	<i>Virtual Investor Conference</i>	13 kali	Konferensi virtual terkait update kinerja Perseroan	Jakarta
3	<i>Non-Deal Roadshow</i>	1 kali	Pertemuan di lokasi kantor Pemegang Saham untuk update kinerja Perseroan	UK/Europe
4	<i>Virtual Non-Deal Roadshow</i>	2 kali	Pertemuan virtual dengan Pemegang Saham untuk update kinerja Perseroan	Jakarta
5	<i>Adhoc Investor Meeting/ Teleconference</i>	±100 kali	Update kinerja Perseroan	Jakarta
6	<i>Quarterly Earnings Call/ Analyst Meeting</i>	4 kali	Pemaparan laporan kinerja keuangan triwulanan kepada investor dan analis	Jakarta
7	<i>Review Meeting dengan Credit Rating Agencies</i>	2 kali	Pertemuan Perseroan dengan Credit Rating Agencies (CRA) untuk update peringkat Bank Mandiri setiap tahunnya.	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 2020, press releases rolled out by Bank Mandiri included:

### Table of Press Release

No.	Date	Title
<b>January</b>		
1.	January 02, 2020	Bank Mandiri Moved Operations of Flood-Affected Branches
2.	January 03, 2020	Bank Mandiri Helped Flood Victims by Deploying 500 Employees as Volunteers
3.	January 12, 2020	Channeled US\$3.4 Billion, Bank Mandiri Controlled Syndicated Credit Market Share
4.	January 17, 2020	Bank Mandiri Strengthened KUR in Priority Tourism Destinations
5.	January 21, 2020	Optimization of Land Asset Management, Mandiri Cooperated with the Ministry of Agrarian Affairs
6.	January 24, 2020	Brilliant Performance, Bank Mandiri made a profit of IDR27.5 Trillion in 2019
7.	January 27, 2020	USD 4 trillion Asset Manager to Attend Mandiri Investment Forum
8.	January 29, 2020	Bought Telkomsel Credit or Data via Bank Mandiri e-channel, A Customer Picked Up Car Prize
<b>February</b>		
9.	February 05, 2020	MIF Consistently Promoted Indonesia's Investment Opportunities
10.	February 06, 2020	Mandiri Shared Chinese New Year Happiness with Key Customers
11.	February 10, 2020	Mandiri Cooperated with Bukalapak to Expand Financial Access for The Community Through Traditional Warungs
12.	February 11, 2020	Bank Mandiri's Foreign Office Business Soars
13.	February 19, 2020	Mandiri GMS Distributed 60% of 2019 Profit as Dividend
14.	February 20, 2020	12 Thousand Runners Would Compete in 2020 Mandiri Jogja Marathon
15.	February 26, 2020	Support MSMEs, Mandiri Seriously Collaborated with e-Commerce and Fintech
16.	February 27, 2020	Mandiri Cooperated with Online Platform and Startup to Market Online KPR
<b>March</b>		
17.	March 03, 2020	Beware of Corona, Bank Mandiri Distributed 10,000 Masks to Depok Residents
18.	March 06, 2020	Bank Mandiri was Optimistic that Government Stimulus could Safeguard The Domestic Economy from Coronavirus
19.	March 06, 2020	<i>Bank Mandiri Appointed Rully Setiawan as Corporate Secretary</i>
20.	March 06, 2020	Bank Mandiri Implemented Corona Virus Anti-Virus Protocol
21.	March 09, 2020	Anticipation of Coronavirus Epidemic, 2020 Mandiri Jogja Marathon was Postponed Until August 15-16, 2020
22.	March 10, 2020	Bank Mandiri Collaborated With Microsoft to Optimize Business
23.	March 11, 2020	<i>Anticipation of Digital Boom, Mandiri Launched Hype Branch</i>



No.	Date	Title
24.	March 13, 2020	Bank Mandiri Cooperated with BPJS TK to Prepare Protection for KUR Debtors
25.	March 16, 2020	Bank Mandiri Implemented Work From Home
26.	March 17, 2020	Bank Mandiri Branch Office Continued to Operate
27.	March 18, 2020	Anticipating Community Transactional Needs, Bank Mandiri Ensured ATM Network Readiness
28.	March 22, 2020	Preventing the Spread of Covid 19, Bank Mandiri Adjusted Branch Operating Hours
29.	March 24, 2020	Bank Mandiri Supported MSMEs amidst the Corona Storm
30.	March 30, 2020	Make It Easy for Jumbo Transactions from Home, Bank Mandiri Raised Online Transfer Limit
<b>April</b>		
31.	April 01, 2020	Erick Thohir: Protection for Health Workers was Absolute
32.	April 01, 2020	Bank Mandiri Freed GoPay Top Up Fee
33.	April 02, 2020	Bank Mandiri Provided PPE and Ventilator to RSUD Persahabatan
34.	April 05, 2020	Bank Mandiri Aimed for IDR1 Trillion from the Issuance of Rupiah Bonds
35.	April 07, 2020	Mandiri Employees Set Aside Salaries to Help Corona-Affected Communities
36.	April 14, 2020	Bank Mandiri Distributed Bansos Program to More Than 4 Million KPM Every Month
37.	April 14, 2020	Bank Mandiri Distributed Medical Devices to Covid Referral Hospital in Jakarta
38.	April 19, 2020	Fasting @dirumahaja getting more Marvelous, Mandiri Offered Online Cheap Shopping Promo
39.	April 23, 2020	Ramadhan, Bank Mandiri Adjusted Branch Service Hours
40.	April 29, 2020	Bank Mandiri Distributed Rp140 Billion to Help Handling Covid 19
41.	April 29, 2020	Anticipation of Restrictions on Social Activities, Mandiri Made the Preparation of Cash Ahead of Eid Al-Fitr efficient
<b>May</b>		
42.	May 04, 2020	Support #dirumahaja, Bank Mandiri Increased Online Account Opening
43.	May 08, 2020	Bank Mandiri Distributed Social Assistance to KPM affected by Covid 19
44.	May 10, 2020	Mandiri Group Set Aside Salary and THR (Religious Holiday Allowance) of IDR17 Billion for Humanitarian Donations Through Mandirian Cinta Indonesia
45.	May 14, 2020	Eid holiday this year Bank Mandiri Alerted 121 Branches
46.	May 17, 2020	Bank Mandiri Had Applied Covid Protocol and ready to Run New Normal Scenarios
47.	May 29, 2020	Moving the National Economy, Bank Mandiri Credit Restructured more than 300 Thousand Debtors Affected by Covid-19
<b>June</b>		
48.	June 08, 2020	Strengthening Digital Services, Mandiri Maintained Growth Momentum
49.	June 19, 2020	Encouraging E-Money Penetration, Mandiri Online Added Balance Update Feature on iOS Devices
50.	June 21, 2020	Mandiri Continued to Strengthen Digital Banking
51.	June 21, 2020	Moving Micro Economy, Bank Mandiri Distributed IDR6 billion to Hundreds of Warung Kecil and Food Agents
52.	June 24, 2020	Mandiri Digital: Supporting MSMEs Growth, Bank Mandiri Launched Mandiri Pintar
<b>July</b>		
53.	July 02, 2020	Bank Mandiri Financial Transaction Services of Universitas Islam Indonesia Alumni
54.	July 07, 2020	Speeding Up the PEN Funds specially for MSMEs, Bank Mandiri Established a Guarantee Collaboration with Jamkrindo and Askrindo
55.	July 08, 2020	Optimizing PEN Funds, Bank Mandiri Focused on Supporting Labor-Intensive Sector and Food Security
56.	July 09, 2020	Encouraging The Utilization of Digital Transactions, Bank Mandiri Presented Modern Educational Branch Offices
57.	July 13, 2020	24Hour Interactive Service of Bank Mandiri Now Available on Whatsapp App
58.	July 14, 2020	Supporting PEN program, Bank Mandiri distributed IDR3,5 Billion to MSMEs in Bogor
59.	July 17, 2020	Strengthening MSME Capital, Bank Mandiri Increased Digital Lending
60.	July 20, 2020	Optimizing Asset Auctions, Bank Mandiri Agreed to Cooperate with the Directorate General of State Assets
61.	July 21, 2020	Helping Domestic Economy To Recover, Bank Mandiri Distributed IDR12.05 Trillion PEN Credit
62.	July 23, 2020	Strengthening BUMN Synergy, Bank Mandiri Served Employee Benefit Program and Synergized PT Kereta Api Indonesia (Persero) HR Development Program
63.	July 24, 2020	Supporting Economic Recovery, KUR Bank Mandiri Targeted Production Sectors
64.	July 27, 2020	Mandiri Group Employees Donated Salary of IDR13.8 Billion for Corona-Affected Communities



No.	Date	Title
65.	July 29, 2020	Bank Mandiri Cooperated with PBNU to Distribute Sacrifices to the Country
<b>August</b>		
66.	August 10, 2020	Prompting the Distribution of PEN to SMEs, Bank Mandiri Prepared Collateral-Free Productive Credit
67.	August 11, 2020	Bank Mandiri Prepared Financing for Wika Concrete Suppliers
68.	August 12, 2020	Independent Young Entrepreneurs Competition 2020, Opened!
69.	August 13, 2020	Bank Mandiri Collaborated with Bukalapak to Promote Assisted MSMEs
70.	August 13, 2020	Encouraging e-channel Transactions, Bank Mandiri Cooperated with Bright Store
71.	August 14, 2020	Integrating Services, Bank Mandiri Developed SME Center
72.	August 18, 2020	Bank Mandiri and KAI issued Commuter Pay Card
73.	August 19, 2020	Bank Mandiri Led Indonesia's Syndicated Market Share
74.	August 19, 2020	Bank Mandiri's Credit Continued to Grow during the Pandemic
75.	August 26, 2020	Making Online Shopping Easier, Bank Mandiri Introduced a New Way to Pay Using Direct Debit
<b>September</b>		
76.	September 02, 2020	Bank Mandiri was Ready to Run the Rotation of SOE Bankers
77.	September 08, 2020	Supporting MSME Productive Financing, Mandiri Collaborated with Telkomsel and LinkAja in Digital MicroCredit Distribution
78.	September 09, 2020	Boosting KPR Business, Bank Mandiri Held an Online Property Festival
79.	September 09, 2020	Bank Mandiri Collaborated with Alumni of Universitas Islam Indonesia to Develop Non-Cash Transactions
80.	September 14, 2020	Responding to full PSBB Implementation, Bank Mandiri Adjusted Branch Operations in DKI Jakarta
81.	September 14, 2020	Real Measures to Move the Real Sectors, Bank Mandiri Presented an Open Banking Service for Business Partners
82.	September 16, 2020	Growing Domestic Economy, Bank Mandiri Continued to Distribute PEN Program Credit
83.	September 21, 2020	Enthusiastic Customers, Bank Mandiri Optimistic to Achieve SR013 Sales Target
84.	September 23, 2020	Encouraging Strategic Infrastructure Projects, Bank Mandiri Disbursed PEN Credit to Adhi Karya Supplier
85.	September 24, 2020	Bank Mandiri Facilitated the Purchase of LRT City Apartment
86.	September 27, 2020	Bank Mandiri Immediately Distributed Pen Funds for the Second Phase
87.	September 30, 2020	Want to shop with 22% off the Normal Price? Here was how it could happen
<b>October</b>		
88.	October 01, 2020	Facilitating People Buying Property In the Middle of Pandemic, Bukarumah from Bukalapak and Bank Mandiri Attracted up to 12,000 People Per Day
89.	October 02, 2020	Celebrating Anniversary in the Middle of Pandemic, Bank Mandiri Shared Happiness with Social Action
90.	October 04, 2020	Consistently Maintaining The Quality of Human Resource Governance, Bank Mandiri Achieved the Best Company Title to Work in 2020
91.	October 19, 2020	Exciting Transportation Sector, Bank Mandiri Gelontorkan PEN Credit to Pelindo IV Supplier
92.	October 21, 2020	Leadership Regeneration Continued, Darmawan Junaidi Became President Director of Bank Mandiri
93.	October 22, 2020	October 28-30, 2020 Holiday, Bank Mandiri Operated 133 Branch Offices for Limited Banking Services
94.	October 26, 2020	Distribution of Bank Mandiri's Credit Continued to Grow
95.	October 27, 2020	October 28-30, 2020 Joint Leave Holiday, Bank Mandiri Operated 133 Branches for Limited Banking Services
<b>November</b>		
96.	November 01, 2020	Improving The Convenience of Public Transportation in the Middle of Pandemic, Bank Mandiri Published Jak Lingko e-money Edition
97.	November 03, 2020	<i>Optimizing Customer Data, Bank Mandiri Offered Programs &amp; Services according to Customer Preference</i>
98.	November 11, 2020	Bank Mandiri Appointed Rudi As Aturridha as Corporate Secretary
99.	November 12, 2020	Bank Mandiri Distributed Social Aids in North Sumatra Province
100.	November 24, 2020	Bank Mandiri and Shopee Made an Electronic Money Co-branding Design
101.	November 27, 2020	2020 Independent Young Entrepreneurs Event Introduced 21 Innovative Inspirations



No.	Date	Title
<b>December</b>		
102.	December 02, 2020	Embedding QR Payment Feature in Mandiri Online, Bank Mandiri Was More Steadily Supporting Cashless Society
103.	December 12, 2020	Anticipating Christmas and New Year Holiday Period 2021, Mandiri Prepared IDR15.1 Trillion
104.	December 16, 2020	Encouraging International Trade, Bank Mandiri Developed Multiservice Digital Platform
105.	December 18, 2020	Bank Mandiri Became the Best Partner of SUN Sales
106.	December 21, 2020	Independent Sahabatku Honed Entrepreneurial Instinct of 1000 Indonesian Migrant Workers
107.	December 29, 2020	Maintaining Food Security, Bank Mandiri Provided Productive MicroCredit to PLN Partner Farmers

### Buletin

Bank Mandiri regularly published a bulletin every year. The newsletters that had been published during 2020 were:

No.	Bulletin Number	Month	Theme
1.	485	January	Radiate Positive Vibes
2.	486	February	Be The Love You Deserve
3.	487	March	Aspire to Inspire
4.	488	April	Terbitalah Terang, Teruskan Mimpi
5.	489	May	Healthy Holy Month
6.	490	June	Social Media, Check!
7.	491	July	Facing The New Normal
8.	492	August	#MandirikanKaryaNegeri
9.	493	September	The Fashion Issue
9.	494	October	Tumbuh Bersama Indonesia
11.	495	December	Feeling The Holiday Spirit

### Transparency of Report Submissions

Throughout 2020, the Corporate Secretary of Bank Mandiri delivered information to the public through Mass Media, Company Website, Public Expose, Electronic IDX Issuer Reporting Facilities, FSA Electronic Reporting System, as well as periodic and incidental reports including Financial Services Authority (FSA), IDX, DIA, Ministry of Finance and the Ministry of SOE as follows:

#### Periodic Report

Report Type	Target	Report Period	Total
Annual Report	FSA&Indonesia Stock Exchange	Annually	1
Consolidated Financial Statements of the Company and Subsidiaries	FSA, ISE, Ministry of Finance, Ministry of SOE	Quarterly	4
Financial Report	OJK, ISE, Bank Indonesia, Ministry of Finance, Ministry of SOE, & Wali Amanat (Bank Tabungan Negara dan Bank Permata)	Annually	1
Share Ownership Composition Report	FSA	Monthly	12
Foreign Currency Debt Report	FSA	Monthly	12
Annual Rating/Rating Result Report	FSA, ISE, & Wali Amanat	Annually	1