

CORPORATE SECRETARY

In addition, the Corporate Secretary's officers and executives have participated the trainings in the areas of laws, accounting, secretariat and reporting, as well as actively participated in seminars/ disseminations on new regulations issued by the regulators.

Corporate Secretary Report Fiscal Year 2021

In compliance with Article 11 of OJK Regulation No. 35/POJK/2014,

the Corporate Secretary of Bank Mandiri has prepared periodical reports at least once in a year regarding the implementation of the corporate secretary functions to the Board of Directors and copied to the Board of Commissioners, submitted through a Memorandum to the Board of Directors. HBK. CSC/CMA.570/2021 dated 17 June 2021 regarding the Corporate Secretary Group Functions and Duties Report 2020, and Letter to

the Board of Commissioners No. HBK.CSC/CMA.897/2019 dated 8 July 2021 regarding the Corporate Secretary Group Functions and Duties Report 2021.

Press Release

Bank Mandiri proactively provides the latest news about its activities in the form of Press Release. During 2021, the details of some of press releases among others are as follows:

Press Releases 2021

| No | Tanggal | Judul Release |
|----|-------------|--|
| 1 | 5 January | Bank Mandiri is Ready to Distribute Rp 18.6 trillion Social Assistance |
| 2 | 13 January | Bank Mandiri Distributes Ministry of Social ATENSI Program via Non-Cash Payment Instruments |
| 3 | 16 January | Caring for Natural Disasters, Mandiri Distributes Emergency Aid for Victims |
| 4 | 19 January | Deal! Bank Mandiri Signed Strategic Partnership with Grab To Help National Economy Acceleration |
| 5 | 25 January | Thousands of Investors Will Attend Mandiri Investment Forum 2021 |
| 6 | 27 January | Bank Mandiri Strengthens BPD as Regional Economic Motor |
| 7 | 28 January | TMII Collaborates with Bank Mandiri Implementing Non-Cash Transactions at the Entrance |
| 8 | 28 January | Strengthening Quality, Bank Mandiri Optimistic to Print Rebound Performance Amid the Pandemic |
| 9 | 3 February | Mandiri Investment Forum Promotes Domestic Investment Destinations |
| 10 | 8 February | Bank Mandiri Continues to Develop Custodian and Trustee Services |
| 11 | 11 February | Bank Mandiri Collaborates with Artajasa to Integrate BPR Into National Payment Gateway |
| 12 | 11 February | Mandiri Digital: Presents Edu-Branch, Offers Optimal Customer Experience |
| 13 | 15 February | Expansive Amid the Pandemic, Bank Mandiri Group Encourages Optimism |
| 15 | 18 February | Mandiri Digital: Bank Mandiri Serves Online Financial Transactions in the Healthcare Sector |
| 16 | 19 February | Bank Mandiri Supports IMBA Reviving the Property Industry Via Mortgage Forum 2021 |
| 17 | 22 February | Amid the Pandemic, Bank Mandiri's Overseas Branches Performance Continues to Grow |
| 18 | 25 February | Awaken Consumption, Bank Mandiri Gives 88% Special Discount at Shopee |
| 19 | 1 March | Supporting Banking Efficiency, Bank Mandiri Expands Access to Foreign Banknote Inter Bank Transactions |
| 20 | 4 March | Supporting Economic Recovery, Bank Mandiri Lowers Basic Loan Interest Rates |
| 21 | 5 March | 33 Corporations and 3 Individuals Win the 2021 Mandiri Treasury Exclusive Customer Award |
| 22 | 8 March | Continue the Digital Transformation of Banking, Mandiri Introduces Livin' By Mandiri |
| 23 | 9 March | Mandiri Digital: Bank Mandiri and KCI Launch Commuterpay Yogyakarta Edition - Solo |
| 24 | 12 March | Provide Capital Access for Farmers, Bank Mandiri Supports Indonesian Fertilizer Agro Solution Program |



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| No | Tanggal | Judul Release |
|----|----------|---|
| 25 | 15 March | Agree on 60% Dividend, Bank Mandiri Shareholders Support Digital Expansion Plan |
| 26 | 16 March | Optimizing Remittance Services, Bank Mandiri Becomes a SWIFT-GPI Member |
| 27 | 16 March | Mandiri Spending Index: Public Spending in Early 2021 Improves |
| 28 | 17 March | Supporting Retail Business Development in the Pandemic Era, Bank Mandiri Encourages Digital Transactions |
| 29 | 17 March | Mandiri, Shopee and Visa Launch Mandiri Shopee Credit Card |
| 30 | 18 March | Mandiri Digital Increases Customers' Online Transactions with Livin' By Mandiri |
| 31 | 24 March | Consistently Promotes Public Spending, Bank Mandiri Gives 77% Discount for McDelivery Transactions |
| 32 | 26 March | Mandiri Urges Customers to Immediately Change Debit Cards to Chips |
| 33 | 5 April | Promoting the MSME Economy, Bank Mandiri Synergizes with Pertamina in Financing Programs for Pertamina's Pertashop Partners |
| 34 | 7 April | Promoting Non-Cash Transactions, Bank Mandiri Develops QRIS Payment Access at McDonald's Outlets |
| 35 | 8 April | Promoting Non-Cash Transactions, Bank Mandiri Develops QRIS Payment Access at McDonald's Outlets |
| 36 | 9 April | E-Money Publishes Nationalism Edition, Bank Mandiri Inspires a Proud Spirit Made in Indonesia |
| 37 | 12 April | Bank Mandiri Distributes Aid for Malang Earthquake Victims |
| 38 | 13 April | Bank Mandiri Issues US\$300 Million Sustainability Bond to Finance Green and Social Assets |
| 39 | 22 April | Together with UniPin, Bank Mandiri Presents Top Up Game Promo During Ramadan |
| 40 | 27 April | Accelerating at the Beginning of the Year, Mandiri Consolidated Loans Grow 9.10% YoY |
| 41 | 30 April | Bank Mandiri Serves Financial Transactions at the State Auction Office |
| 42 | 6 May | Boosting Indonesian Basketball Achievements, Bank Mandiri is Ready to Succeed in Organizing the 2021 FIBA Asian Cup and IBL Phase-2 |
| 43 | 10 May | Bank Mandiri Operates 223 Branches During Eid Holiday 1442 H |
| 44 | 11 May | Developing New & Renewable Energy, Bank Mandiri Prepares Solar Panel Ecosystem Financing |
| 45 | 19 May | Entering the second quarter of 2021, Bank Mandiri is optimistic that the economy and credit will improve |
| 46 | 20 May | Bank Mandiri Ready to Encourage KUR Distribution in 2021 |
| 47 | 23 May | Empowering Farmers, Bank Mandiri Implements Farmer Entrepreneurship Program in Kebumen |
| 48 | 24 May | Expanding Customer Access, Bank Mandiri Develops Online Services |
| 49 | 25 May | More Efficient and Practical, Mandiri Customer Financial Transactions at ATM Links with Mandiri Logo Still Free |
| 50 | 28 May | Promoting the Economy, Himbara Ready to Disburse Credit in Bali Province |
| 51 | 9 June | Bank Mandiri Facilitates Residential Purchase in Adhi City Sentul |
| 52 | 10 June | Bank Mandiri Serves Online Fiduciary Payments Via Mandiri Microsite |
| 53 | 11 June | Partnering to Strengthen the National Petrochemical Industry, Bank Mandiri and Chandra Asri Sign Credit Facility Rp5 trillion |
| 54 | 13 June | Bank Mandiri Optimizing Farmer Entrepreneurship Program |
| 55 | 14 June | Bank Mandiri Prepares Financing for Indonesian Railway Suppliers/Vendors |
| 56 | 16 June | Encouraging International Trade, Mandiri Continues to Develop Trade Finance Services |

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|----|--------------|--|
| 57 | 18 June | Appreciating customer loyalty, Bank Mandiri Holds #TGIFRaffle |
| 58 | 19 June | Gotong Royong Vaccination Targets 65,000 Bank Employees |
| 59 | 27 June | Preventing Covid-10, Bank Mandiri Adjusts Branch Operational Hours |
| 60 | 29 June | Bank Mandiri Distributes Foreign Currency Loans to ZINC Worth US\$ 96 million |
| 61 | 30 June | Bank Mandiri-Ayoconnect Develops Credit Card Business Through Automatic Bill Payment Features |
| 62 | 30 June | Independent Institute Survey: MSME Conditions Are Starting to Run Normal |
| 63 | 1 July | Encouraging Mobile Banking Transactions, Bank Mandiri pampers coffee lovers through cashback up to 75% |
| 64 | 1 July | Following the Emergency PPKM Policy, Bank Mandiri Adjusts Branch Operational Services |
| 65 | 2 July | Supporting Financing of National Infrastructure, PT SMI dan Bank Mandiri Provides Credit Facility of Rp 3 Trillion |
| 66 | 9 July | Supporting Covid-19 Handling, Bank Mandiri Distributes 15,000 Aid Packages for Health Workers |
| 67 | 11 July | Bank Mandiri Adjusts Cash Withdrawal Limit at ATMs To Rp20 Million |
| 68 | 12 July | Increase Productivity, Bank Mandiri Donates Agricultural Mechanization Equipment for Ponorogo Farmers |
| 69 | 13 July | Bank Mandiri Collaborates with Logee Trans to Digitize Logistics Services |
| 70 | 13 July | Mass Vaccination from Five Big Banks Targets 144,473 Participants |
| 71 | 14 July | Improving HR Quality, Bank Mandiri Strengthens Corporate University Functions |
| 72 | 15 July | Bank Mandiri Facilitates Financial Transactions at the Ministry of State Secretariat |
| 73 | 21 July | QRIS Cashless Transactions Sped Up, Bank Mandiri Boosts Digital Banking |
| 74 | 23 July | Promoting Economic Recovery, Bank Mandiri Boosting KUR Disbursement to the Production Sector |
| 75 | 28 July | Supporting the Aceh People in LKS Qanun Implementation, Bank Mandiri Stops Operation of the Last Branch Immediately |
| 76 | 29 July | Bank Mandiri's Service Digitization, Performance and Transactions Rise |
| 77 | 5 August | Utilizing the Digital Platform, Mandiri Strengthens Bandung Institute of Technology Financial Management |
| 78 | 7 August | Maintaining Economic Recovery Momentum, Himbara Strengthens Synergy |
| 79 | 10 August | Mandiri Collaborates with SiCepat Ekspres and MCAS Presents Cheap Dining Program at DigiResto |
| 80 | 13 August | Bank Mandiri Develops Livin' by Mandiri Super App to Respond to Millennial and Gen Z Digital Needs |
| 81 | 14 August | Helping Communities Affected by the Pandemic, Mandiri Group Distributes 2,000 Food Packages for Marbot |
| 82 | 17 August | Welcoming the 76th Indonesian Independence Day, Mandiri Gives Appreciation to the 2021 Flag Raising Troop (Paskibraka) |
| 83 | 24 August | Digitizing Services, Bank Mandiri Introduces Mandiri EDC Android |
| 84 | 30 August | Optimizing Sustainable Business, Bank Mandiri Optimistic for Solid Performance |
| 85 | 5 September | Bank Mandiri Serves as Bank Distributing Wage Subsidy Assistance (BSU) 2021 |
| 86 | 9 September | Accelerating Mortgage Growth, Bank Mandiri Launches My Ideal Home Application (RIKu) |
| 87 | 10 September | Support WSA Distribution Timely, Bank Mandiri Optimizes Network in Regions |
| 88 | 13 September | Stimulating the Young Generation to Do Business, Bank Mandiri Holds Independent Young Entrepreneurs 2021 |



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|-----|--------------|---|
| 89 | 15 September | Bank Mandiri Prepares Application-Based Financing for Pertamina Lubricants Outlets |
| 90 | 16 September | Service Innovation Continues, Mandiri Introduces Livin' Poin Loyalty Program |
| 91 | 21 September | Supporting the Development of the Ummah, Bank Mandiri Assists the Development of the Islamic Center PERSIS |
| 92 | 29 September | Boosting the Mortgage Business, Bank Mandiri Holds Online Property Exhibition |
| 93 | 29 September | Supporting Merchant Business Development, Bank Mandiri Encourages Digital Transactions |
| 94 | 3 October | Boosting Performance, Bank Mandiri Continues Digital Transformation on Its 23rd Anniversary |
| 95 | 4 October | New Livin' By Mandiri, Bank Mandiri's Financial Super App Presents on its 23rd Anniversary |
| 96 | 5 October | Celebrating 23rd Anniversary, Bank Mandiri Promotes Promos Throughout October |
| 97 | 7 October | Kopra by Mandiri Wholesale Digital Super Platform is Out Now: Complete Financial Ecosystem for Business People |
| 98 | 8 October | Strengthening the Digital Ecosystem, Bank Mandiri Presents Financial Super App and Wholesale Super Platform |
| 99 | 11 October | Pushing the National Logistics Industry, Bank Mandiri Develops a National Logistic Ecosystem (NLE) Platform for the Directorate General of Customs and Excise |
| 100 | 13 October | Increase Transactions on the Livin' Super App, Bank Mandiri Gives BMW X1 and Motorcycles |
| 101 | 13 October | Bank Mandiri Collaborates with Yokke and idEA to Increase MSME Expansion in the Digital Industry |
| 102 | 14 October | Strengthening Tourism Infrastructure, Bank Mandiri Partners with Indra Karya to Build Seawater Desalination Facility in Labuan Bajo |
| 103 | 14 October | Offers Potential Entrepreneurial Opportunities, WMM 2021 Event Gets 5,450 Participants |
| 104 | 18 October | Cardless Withdrawal Becomes Livin' By Mandiri's Favourite Financial Super App Feature, Cash Withdraw Up To Rp5 million Without Card |
| 105 | 19 October | Wholesale Digital Transaction Service Revolution |
| 106 | 26 October | Accelerating Economic Recovery, Bank Mandiri Provides Loan Facility to PT Bumi Pangan Utama (Sekar Bumi Group) |
| 107 | 27 October | Improving Efficiency, Bank Mandiri Encourages Digital Transactions in the Port Sector |
| 108 | 28 October | Accelerating Recovery and Transformation, Bank Mandiri Books Net Profit of Rp19.2 trillion in the Third Quarter of 2021 |
| 109 | 29 October | Bank Mandiri Digital Solutions Drive Port Sector Business Growth |
| 110 | 31 October | Presenting Integrated Wholesale Solutions, Cash Management Services Can be Accessed Through Kopra by Mandiri |
| 111 | 2 November | Mandiri E-Money Makes Transactions Easy on "BIS KITA" |
| 112 | 5 November | Presenting Integrated Wholesale Solutions, Cash Management Services Can be Accessed Through Kopra by Mandiri |
| 113 | 9 November | Optimizing Government Guarantees, Bank Mandiri Encourage Hospitality Sector Recovery |
| 114 | 10 November | Welcoming Hero's Day, Mandiri Distributes Aid to Heroes' Cemetery Officers |
| 115 | 11 November | Bank Mandiri Collaborates with ILUNI UI to Develop Non-Cash Transactions |
| 116 | 12 November | Strengthening Student Long-Term Independence, Bank Mandiri Targets Millennial Investors |
| 117 | 15 November | Increase Efficiency, Bank Mandiri Develops Digital Transactions in the Health Industry |
| 118 | 17 November | Supporting National Infrastructure Development, Bank Mandiri Provides Credit Facility of Rp2 trillion to IIF |

| No | Tanggal | Judul Release |
|-----|-------------|---|
| 119 | 18 November | Complete Digital Financial Solution in One Application: Reasons to Immediately Switch to the Latest Livin' by Mandiri |
| 120 | 21 November | Passing the National Selection, Five Potential Young Entrepreneurs Compete for Concepts at WMM 2021 Peak Night |
| 121 | 25 November | Bank Mandiri Optimistic of KUR Disbursement Target in 2021 Will be Achieved |
| 122 | 26 November | Mobilize Public Consumption, Bank Mandiri Holds Livin' Jakarta Coffee Week |
| 123 | 28 November | Become the WMM 2021 Capital League Champion, 3 Young Entrepreneurs Ready to Awaken the Nation's Economy |
| 124 | 1 December | Encouraging the Creation of MSMEs and Local Products from DKI Jakarta, the 2021 National Discount Festival |
| 125 | 2 December | Increase Cashless Transactions, Bank Mandiri Enlivens Urban Sneaker Society 2021 |
| 126 | 5 December | Bank Mandiri Distributes Aid for Mount Semeru Eruption Victims |
| 127 | 6 December | Optimizing Tax Services, Bank Mandiri Strengthens Collaboration with the Directorate General of Taxes |
| 128 | 8 December | Bank Mandiri Economic Outlook 2022 |
| 129 | 9 December | Bank Mandiri Disburses Rp2.45 trillion for Hutama Karya's expansion |
| 130 | 12 December | Anticipating Christmas and New Year 2022, Mandiri Prepares Rp20 trillion |
| 131 | 14 December | Promote the use of QRIS, Bank Mandiri Perform Non-Cash Transactions in Thamrin City |
| 132 | 16 December | Continuing Transformation, Bank Mandiri Strengthens Digital Banking Services |
| 133 | 17 December | Urging Economic Recovery, Bank Mandiri Optimizing KUR Distribution to the Tourism Sector |
| 134 | 18 December | Supporting Economic Recovery, Bank Mandiri Encourages Syndicated Loan Growth |
| 135 | 20 December | Photo Caption: Synergy of Bank Mandiri and MIND ID |
| 136 | 20 December | IFG-Bank Himbara Syndicated Credit Agreement |
| 137 | 21 December | Synergy between BUMN, Mandiri and MIND ID Signs Notional Pooling Cooperation and Working Capital Credit Facility |
| 138 | 28 December | More Super, BI FAST Presents in Financial Super App Livin' by Mandiri |
| 139 | 29 December | Bank Mandiri Prepares Financing for Adhi Persada Beton and its Suppliers/Sub Contractors |
| 140 | 30 December | Bank Mandiri and LPEI Establish Cooperation in Transaction Banking Services to Support National Exports |

Bulletin

Bank Mandiri regularly published bulletin or newsletter every year. The newsletters that had been published during 2021 were as follows:

| No | Buletin Number | Months | Themes |
|----|----------------|-----------|--|
| 1 | 497 | April | Following the Hope of Indonesian Kartini |
| 2 | 498 | May | Sharing Goodness, Delivering Victory |
| 3 | 499 | June | Beyond Bali |
| 4 | 500 | July | Resilient Mandirian with AKHLAK |
| 5 | 501 | August | Resilient Indonesia, Advancing Indonesia |
| 6 | 502 | September | Mandiri Go Digital |
| 7 | 503 | October | Digital Transformation of Bank Mandiri for Indonesia |
| 8 | 504 | November | Walking With Kindness and Happiness |
| 9 | 505 | December | Mandiri Optimist |