

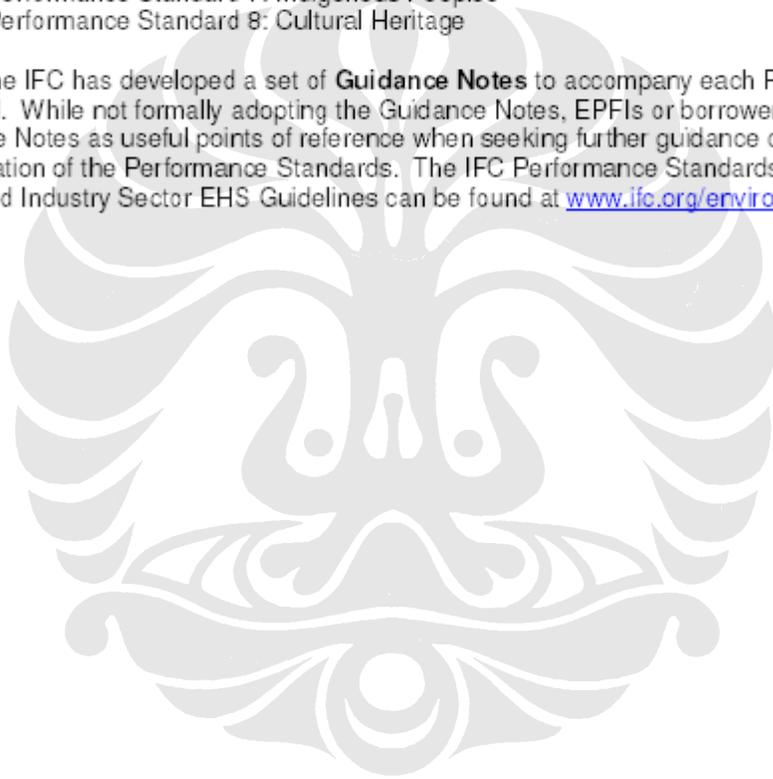
LAMPIRAN 1

Standar Kinerja *Sustainability* Sosial dan Lingkungan IFC

As of April 30, 2006, the following list of IFC Performance Standards were applicable:

- Performance Standard 1: Social & Environmental Assessment & Management System
- Performance Standard 2: Labor and Working Conditions
- Performance Standard 3: Pollution Prevention and Abatement
- Performance Standard 4: Community Health, Safety and Security
- Performance Standard 5: Land Acquisition and Involuntary Resettlement
- Performance Standard 6: Biodiversity Conservation and Sustainable Natural Resource Management
- Performance Standard 7: Indigenous Peoples
- Performance Standard 8: Cultural Heritage

Note: The IFC has developed a set of **Guidance Notes** to accompany each Performance Standard. While not formally adopting the Guidance Notes, EPFIs or borrowers may use the Guidance Notes as useful points of reference when seeking further guidance on or interpretation of the Performance Standards. The IFC Performance Standards, Guidance Notes and Industry Sector EHS Guidelines can be found at www.ifc.org/enviro



LAMPIRAN 2

Guidelines EHS Industri Spesifik

EPFIs will utilise the appropriate environmental, health and safety (EHS) guidelines used by IFC which are now in place, and as may be amended from time-to-time.

IFC is using two complementary sets of EHS Guidelines available at the IFC website (www.ifc.org/enviro). These sets consist of all the environmental guidelines contained in Part III of the World Bank's Pollution Prevention and Abatement Handbook (PPAH) which went into official use on July 1, 1998 and a series of environmental, health and safety guidelines published on the IFC website between 1991 and 2003. Ultimately new guidelines, incorporating the concepts of cleaner production and environmental management systems, will be written to replace this series of industry sector, PPAH and IFC guidelines.

Where no sector specific guideline exists for a particular project then the PPAH's General Environmental Guidelines and the IFC Occupational Health and Safety Guidelines (2003) are applied, with modifications as necessary to suit the project.*

The table below lists both the World Bank Guidelines and the IFC Guidelines as of March 1, 2006.

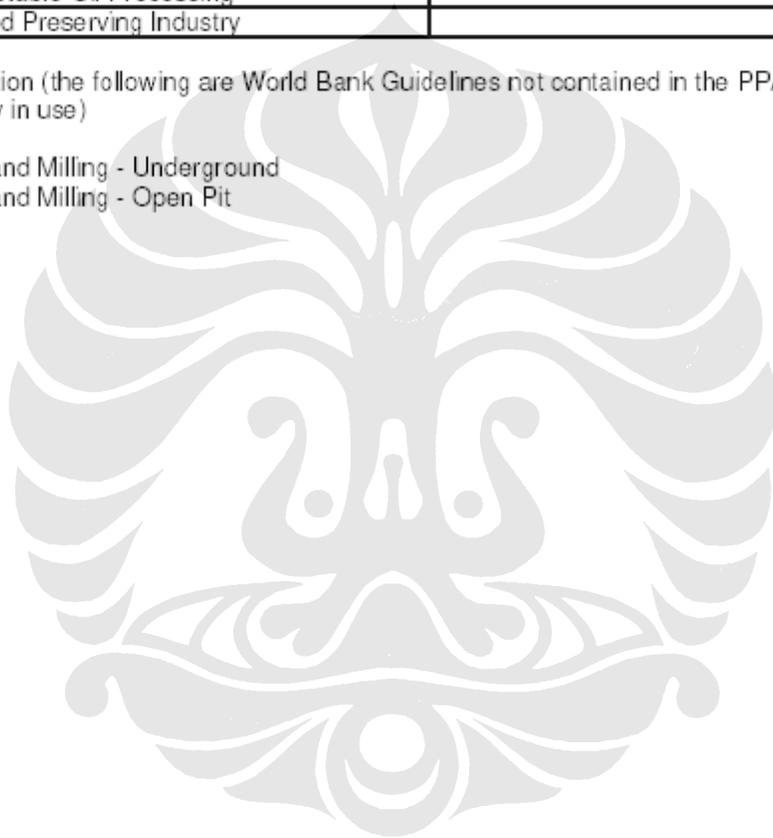
Industry Specific EHS Guidelines:

World Bank Guidelines (PPAH)	IFC Guidelines
1. Aluminum Manufacturing	1. Airports
2. Base Metal and Iron Ore Mining	2. Ceramic Tile Manufacturing
3. Breweries	3. Construction Materials Plants
4. Cement Manufacturing	4. Electric Power Transmission and Distribution
5. Chlor-Alkali Plants	5. Fish Processing
6. Coal Mining and Production	6. Food and Beverage Processing
7. Coke Manufacturing	7. Forestry Operations: Logging
8. Copper Smelting	8. Gas Terminal Systems
9. Dairy Industry	9. Geothermal Projects
10. Dye Manufacturing	10. Hazardous Materials Management
11. Electronics Manufacturing	11. Health Care
12. Electroplating Industry	12. Life & Fire Safety
13. Foundries	13. Occupational Health and Safety
14. Fruit and Vegetable Processing	14. Office Buildings
15. General Environmental Guidelines	15. Offshore Oil & Gas
16. Glass Manufacturing	16. Polychlorinated Biphenyls (PCBs)
17. Industrial Estates	17. Pesticide Handling and Application
18. Iron and Steel Manufacturing	18. Plantations
19. Lead and Zinc Smelting	19. Port and Harbor Facilities
20. Meat Processing and Rendering	20. Rail Transit Systems
21. Mini Steel Mills	21. Roads and Highways
22. Mixed Fertilizer Plants	22. Telecommunications
23. Monitoring	23. Tourism and Hospitality Development
24. Nickel Smelting and Refining	24. Waste Management Facilities
25. Nitrogenous Fertilizer Plants	25. Wastewater Reuse
26. Oil and Gas Development (Onshore)	26. Wildland Management
27. Pesticides Formulation	27. Wind Energy Conversion Systems
28. Pesticides Manufacturing	28. Wood Products Industries

29. Petrochemicals Manufacturing	
30. Petroleum Refining	
31. Pharmaceutical Manufacturing	
32. Phosphate Fertilizer Plants	
33. Printing Industry	
34. Pulp and Paper Mills	
35. Sugar Manufacturing	
36. Tanning and Leather Finishing	
37. Textiles Industry	
38. Thermal Power Guidelines for New Plants	
39. Thermal Power Rehabilitation of Existing Plants	
40. Vegetable Oil Processing	
41. Wood Preserving Industry	

* Exception (the following are World Bank Guidelines not contained in the PPAH and currently in use)

Mining and Milling - Underground
 Mining and Milling - Open Pit



LAMPIRAN 3

Institusi Keuangan yang Telah Mengadopsi *Equator Principles* (*Equator Principles Financial Institution*)



ABN AMRO Bank, N.V.	ANZ
Banco Bradesco	Banco de la República Oriental del Uruguay
Banco do Brasil	Banco Galicia
Banco Itaú	BankMuscat
Bank of America	BMO Financial Group
BTMU	Barclays plc
BBVA	BES Group
Calyon	Caja Navarra
CIBC	CIFI
Citigroup Inc.	CORPBANCA
Credit Suisse Group	Dexia Group
Dresdner Bank	E+Co
EKF	Export Development Canada
Financial Bank	FMO
Fortis	HBOS
HSBC Group	HypoVereinsbank
ING Group	Intesa Sanpaolo
JPMorgan Chase	KBC
KfW	la Caixa
Lloyds TSB	Manulife
MCC	Mizuho Corporate Bank
Millennium bcp	National Australia Bank
Nordea	Nedbank Group
Rabobank Group	Royal Bank of Canada
Scotiabank	SEB
Societe Generale	Standard Chartered Bank
SMBC	TD Bank Financial Group
The Royal Bank of Scotland	Unibanco
Wachovia	Wells Fargo
WestLB AG	Westpac Banking Corporation

LAMPIRAN 4

Penghargaan yang Diterima Bank Mandiri Sepanjang Tahun 2006

MAJALAH/INSTITUSI	PENGHARGAAN	asia money	
	<p>Survey Consumer Banking Excellent– Bank Mandiri sebagai Bank Masa Depan</p> <p>Posisi Bank Mandiri sbb:</p> <ul style="list-style-type: none"> - Produk Tabungan Terbaik (no. 2 nilai 85,16) - <i>Installment Saving</i> Terbaik (no. 2 nilai 63,76) - Kartu ATM Terbaik (no. 2 nilai 80,74) - Mesin ATM Terbaik (no. 2 nilai 85,40) - Kartu Debet Terbaik (no. 2 nilai 66,56) - <i>Mobile Bank</i> Terbaik (no. 2 nilai 72,40) - <i>Internet Banking</i> Terbaik (no.2 nilai 65,92) - Layanan Perbankan Terbaik (no. 2 nilai 74,24) - Pemenang Overall (no. 2 nilai 42,42 posisi 1. BCA 2. Bank Mandiri 3. Bank Niaga) <p>Runner up Untuk Sektor Keuangan dengan predikat 'terpercaya' dan menjadi salah satu <i>The Best of top 10 GCG Perception Index 2006</i></p> <p><i>The Best Credit Card in Marketing Communications</i></p> <p><i>The Best Credit Card in Pricing</i></p> <ul style="list-style-type: none"> - Mandiri Visa Card mendapatkan penghargaan sebagai <i>The best loyalty program in 2005*</i> - Peringkat pertama kepuasan pelanggan di industri jasa untuk bidang <i>Priority Banking</i> 		<p>Asiamoney 2005 FX Poll for Indonesia–Corporate</p> <ul style="list-style-type: none"> - Best for innovative FX products and structured ideas 2005 - Best FX prime booking services for Asian Clients - Best for currency strategy - Best post-trade services, including back-office
 	<p>E-Learning Award 2006: <i>The Best E-Learning Provider</i> Kelompok Perusahaan</p>		<p>Asiamoney 2006 FX Poll for Indonesia–Financial Institutions</p> <p>Best domestic providers of FX services</p> <p>Asiamoney 2006 Corporate Governance Poll for Indonesia</p> <ul style="list-style-type: none"> - <i>Overall Best Company in Indonesia for Corporate Governance 2006</i> - <i>Best Company in Indonesia for Disclosure and Transparency 2006</i>
	<p>Posisi 3 untuk kategori <i>Merchant Outlets</i> versi <i>Member Ranking and Card & Merchant Statistical Report</i></p> <p><i>The Outstanding Achiever–Larger Issuer Award 2005</i></p>		<p>Best Domestic FX Provider as voted by Corporates 2006</p> <ul style="list-style-type: none"> - <i>Best for FX Sales</i> - <i>Best FX Prime Broking Services for Asian Clients</i> - <i>Best for Macroeconomics Research</i> <p>Best Local Cash Management Banker as voted by Corporates 2006</p> <ul style="list-style-type: none"> - <i>Best overall domestic cash management for small business</i> - <i>Best overall domestic cash management for large business</i> - <i>Best overall cross border cash management for medium business</i> - <i>Most innovative cash management solutions for small business</i> <p><i>The Best Cash Management System 2006</i></p>

	<p>Kriya Pranala Award sebagai bank umum dengan total aset diatas Rp 100 trilyun untuk kategori</p> <ol style="list-style-type: none"> 1. Jumlah linkage (kemitraan) terbesar dengan BPR 2. Limit kredit (plafon) terbesar yang diberikan kepada BPR 3. Baki debit (outstanding) terbesar yang diberikan kepada BPR 4. Penyebaran wilayah atau propinsi terbanyak 		The Best Performance Bank tahun 2005 untuk kategori layanan mobile/SMS Banking dengan jumlah user terbanyak dan fitur terlengkap
	Linkage Program Award		Award of Achievement in Highest Increase in Number of Activated Locations
			Posisi ATM Bank Mandiri berada di peringkat kedua ICISA (Indonesia Customer Satisfaction Award), dengan nilai indeks kepuasan nasabah 4.045, berdasarkan survei yang dilakukan pada tahun 2005.
MARKETING	Call Center Award 2006		Banking Service Excellence Award 2006– Best Overall Performance
	Service Quality Award 2007 Kategori Banking Services: Regular Banking and Priority Banking for Domestic Banking		Indonesian Bank Loyalty Champion Kategori Credit Card
	The Best Online Banking tahun 2005 dari untuk layanan Internet Banking		Bank BUMN dengan strategi suku bunga yang inovatif dan kompetitif
	Indonesia Best Website 2006 untuk kategori Internet Banking		- Call Center Banking - Learning Center
FinanceAsia	The Best Investor Relations in Banking Sector		ISO 9001: 2000 Untuk Bidang Compliance dan Treasury Operation Department–Central Operations Group



LAMPIRAN 5

Ikhtisar Kinerja Keuangan Bank Mandiri 2006

	2002	2003	2004	2005	2006	2006
	Rp miliar Diaudit	USD juta				
LABA RUGI						
Pendapatan Bunga Bersih	6.862	8.007	9.534	8.955	10.345	1.149
Pendapatan Selain Bunga ^(a)	3.633	3.746	4.047	2.489	2.733	304
Pendapatan Operasional ^(b)	10.495	11.753	13.581	11.444	13.078	1.453
Beban Overhead ^(c)	3.626	3.915	5.391	6.267	6.269	696
Beban Penyisihan/(Pembalikan) Penghapusan Aktiva Produktif dan Komitmen & Kontinjensi	1.426	538	333	4.445	3.634	404
Beban Penyisihan/(Pembalikan) Penghapusan Lainnya	231	(321)	(309)	(1.057)	(129)	(14)
Laba (Rugi) Sebelum Taksiran Pajak Penghasilan dan Hak Minoritas	5.811	7.032	7.525	1.233	2.831	314
Laba (Rugi) Bersih	3.586	4.586	5.256	603	2.421	269
NERACA						
Jumlah Aktiva	250.395	249.436	248.156	263.383	267.517	29.714
Aktiva Produktif—Bruto	237.668	230.170	225.156	244.147	245.702	27.291
Aktiva Produktif—Neto	226.433	218.807	214.214	229.059	229.004	25.436
Kredit yang diberikan	65.417	75.943	94.403	106.693	117.671	13.070
Penyisihan Penghapusan Kredit ^(d)	(9.071)	(9.100)	(8.626)	(11.824)	(14.389)	(1.598)
Jumlah Dana Pihak Ketiga	184.114	178.821	175.838	206.289	205.708	22.849
Jumlah Kewajiban	235.957	229.037	223.218	240.169	241.176	26.788
Jumlah Ekuitas	14.435	20.395	24.935	23.215	26.341	2.926
RASIO-RASIO KEUANGAN						
Imbal Hasil Rata-rata Aktiva (ROA)—Sebelum Pajak ^(e)	2,3%	2,8%	3,1%	0,5%	1,1%	
Imbal Hasil Rata-rata Ekuitas (ROE)—Setelah Pajak ^(f)	26,2%	23,6%	22,8%	2,5%	10,0%	
Marjin Pendapatan Bunga Bersih	2,9%	3,4%	4,4%	4,1%	4,7%	
Rasio Pendapatan Selain Bunga terhadap Pendapatan Operasional	34,6%	31,9%	30,3%	21,7%	20,9%	
Rasio Beban Overhead terhadap Pendapatan Operasional ^(g)	42,8%	40,4%	45,2%	55,6%	48,9%	
Rasio Beban Overhead terhadap Jumlah Aktiva	1,4%	1,6%	2,2%	2,4%	2,3%	
Rasio Kredit Bermasalah (Non Performing Loan/NPL)—Bruto	7,3%	8,6%	7,1%	25,2%	16,3%	
Rasio Kredit Bermasalah (Non Performing Loan/NPL)—Neto	1,6%	1,8%	1,6%	15,3%	5,9%	
Penyisihan Penghapusan Kredit terhadap Kredit Bermasalah (Non Performing Loan/NPL)	190,4%	139,1%	128,8%	44,0%	74,8%	
Rasio Kredit terhadap Dana Pihak Ketiga—Non Bank	35,5%	42,5%	53,7%	51,7%	57,2%	
Rasio Kecukupan Modal Inti (Tier I Capital Ratio) ^(h)	15,2%	19,4%	18,6%	18,0%	19,6%	
Rasio Kecukupan Modal (Capital Adequacy Ratio/CAR) ⁽ⁱ⁾	23,4%	27,7%	25,3%	23,7%	25,3%	

LAMPIRAN 6

Pengungkapan Komposisi Karyawan Bank Mandiri

KOMPOSISI PEGAWAI MENURUT LEVEL JABATAN PER DIREKTORAT (31 DESEMBER 2006)

Level Jabatan	Corporate	Commercial	Consumer Finance	Micro & Retail	Treasury & Int'l	SAM	Risk Mgt	Compliance & HC	Finance & Strategy	Tech & Ops	CMO	Audit & Others
1 Direksi/EVP/Coordinator	1	1	1	1	1	1	1	1	1	1	1	2
2 Group Head	3	4	2	17	2	2	4	4	5	7	-	2
3 Department Head	13	5	12	64	10	8	27	22	17	22	2	13
4 Pimpinan Senior	29	51	147	202	24	11	35	29	3	21	3	48
5 Pimpinan	99	447	50	4.665	119	235	216	313	144	266	18	149
6 Pelaksana	48	157	130	11.345	63	118	68	86	379	305	6	57
7 Non Pelaksana	6	2	2	572	8	9	5	16	25	24	-	27
	199	667	334	16.866	227	384	356	471	574	646	30	298

KOMPOSISI PERKEMBANGAN PEGAWAI MENURUT JENJANG PENDIDIKAN PER 31 DESEMBER



LAMPIRAN 7

Tabel Ikhtisar Perbandingan Pengungkapan CSR Bank Mandiri dan HSBC – Profil

1. Perbandingan Pengungkapan Strategi dan Analisis Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
PROFIL		
1. Strategi dan Analisis		
1.1 Pernyataan dari pengambil keputusan tertinggi.	Ada.	Ada.
1.2 Deskripsi dampak utama, risiko, dan kesempatan dari <i>sustainability</i> terhadap organisasi dan <i>stakeholder</i> .	Ada.	Tidak ada.

2. Perbandingan Pengungkapan Profil Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
2. Profil Organisasi		
2.1 Nama Organisasi	Ada	Ada
2.2 Merek, produk, dan jasa utama	Ada	Ada
2.3 Struktur operasional organisasi	Ada.	Ada
2.4 Lokasi kantor pusat organisasi	Ada	Ada
2.5 Jumlah Negara di mana organisasi beroperasi	Ada	Ada
2.6 Kepemilikan dan bentuk hukum	Ada	Ada
2.7 Pasar yang dilayani	Ada	Ada
2.8 Skala organisasi	Ada	Ada
2.9 Perubahan signifikan selama periode pelaporan	Tidak ada	Ada
2.10 Penghargaan yang diterima selama periode pelaporan	Ada.	Ada

3. Perbandingan Pengungkapan Parameter Pelaporan Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
3. Parameter Laporan		
Profil Laporan		
3.1 Periode pelaporan	Ada	Ada
3.2 Tanggal laporan sebelumnya paling baru	Ada	Tidak ada
3.3 Siklus pelaporan	Ada	Ada
3.4 Nomor kontak untuk pertanyaan	Ada	Tidak ada
Lingkup dan Batasan Laporan		
3.5 Proses pendefinisian isi laporan (materialitas, prioritas topik, <i>stakeholder</i> yang diharapkan menggunakan laporan)	Ada.	Ada.
3.6 Batasan laporan.	Ada	Tidak ada
3.7 Menyatakan pembatasan yang spesifik atas lingkup atau batasan dari laporan.	Ada	Tidak ada
3.8 Dasar pelaporan terhadap <i>joint ventures</i> , anak perusahaan, fasilitas yang disewakan, operasi <i>outsources</i> , dan entitas lain yang dapat mempengaruhi komparabilitas organisasi secara signifikan dari tiap periode	Ada	Tidak ada.
3.9 Teknik pengukuran data dan dasar perhitungan	Tidak ada	Tidak ada
3.10 Penjelasan pengaruh adanya <i>re-statement</i> dari informasi yang diberikan pada laporan sebelumnya dan alasan <i>re-statement</i> tersebut	Tidak ada	Tidak ada
3.11 Perubahan signifikan dari pelaporan periode sebelumnya tentang lingkup, batasan, atau metode pengukuran yang digunakan pada laporan	Tidak ada	Tidak ada.

<p>Indeks Isi GRI</p> <p>3.12 Tabel yang mengidentifikasi lokasi <i>Standard Disclosure</i> pada laporan</p>	Ada.	Tidak ada.
<p>Assurance</p> <p>3.13 Kebijakan dan praktik yang digunakan untuk mencari jaminan eksternal (<i>external assurance</i>) dari laporan</p>	Ada.	Tidak ada.

4. Perbandingan Pengungkapan Tata Kelola, Komitmen, dan *Engagement* Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
<p>4. Tata Kelola, Komitmen, dan <i>Engagement</i> Tata Kelola</p>		
<p>4.1 Struktur tata Kelola di organisasi, termasuk komite di bawah badan tata kelola tertinggi yang bertanggung jawab atas tugas tertentu.</p>	Ada.	Ada.
<p>4.2 Indikasi apakah ketua badan tata kelola tertinggi juga bagian dari direksi perusahaan (jika iya, fungsional mereka pada organisasi dan alasan penempatannya)</p>	Ada.	Tidak. <i>Two tier system.</i>
<p>4.3 Untuk organisasi yang memiliki struktur dewan tunggal, nyatakan jumlah anggota badan tata kelola tertinggi yang independen dan/atau anggota di luar anggota direksi</p>	Ada.	Tidak ada.
<p>4.4 Mekanisme untuk pemegang saham dan karyawan untuk memberikan rekomendasi atau arahan pada badan tata kelola tertinggi</p>	Ada.	Tidak ada.

4.5	Hubungan antara kompensasi untuk anggota badan tata kelola tertinggi, manajer senior, dan eksekutif (termasuk pengaturan pemberiannya) dan kinerja organisasi (termasuk kinerja sosial dan lingkungan)	Ada.	Tidak ada.
4.6	Proses yang digunakan badan tata kelola tertinggi untuk memastikan konflik kepentingan dapat dihindarkan	Tidak ada.	Ada.
4.7	Proses penentuan kualifikasi dan kehandalan anggota badan tata kelola tertinggi untuk mengarahkan strategi organisasi pada topik ekonomi, lingkungan, dan sosial	Ada.	Ada.
4.8	Pernyataan misi atau nilai, <i>code of conduct</i> , dan prinsip yang dikembangkan secara internal yang relevan terhadap ekonomi, lingkungan, kinerja sosial, dan status implementasi mereka	Ada.	Ada.
4.9	Prosedur dari badan tata kelola tertinggi untuk memantau identifikasi dan pengelolaan organisasi terhadap kinerja ekonomi, lingkungan, dan sosial, termasuk risiko yang relevan dan kesempatan, dan kepatuhan pada standar dan prinsip	Tidak ada	Tidak ada.
4.10	Proses untuk mengevaluasi kinerja badan tata kelola tertinggi terutama yang berkaitan dengan kinerja CSR.	Ada	Tidak ada.
Komitmen Terhadap Inisiatif Eksternal			
4.11	Penjelasan tentang apakah dan bagaimana pendekatan atau prinsip berjaga-jaga (<i>precautionary</i>) dilaksanakan oleh organisasi	Ada.	Ada.

4.12 Prinsip atau piagam ekonomi, lingkungan, dan sosial atau inisiatif eksternal lain yang diadopsi oleh organisasi	Ada.	Tidak ada.
4.13 Keanggotaan pada asosiasi (misalnya asosiasi industri) dan/atau organisasi advokasi (inter)nasional	Ada.	Tidak ada.
<i>Stakeholder Engagement</i>		
4.14 Daftar kelompok <i>stakeholder</i> yang terlibat dengan organisasi	Ada.	Tidak ada.
4.15 Dasar untuk mengidentifikasi dan menyeleksi siapa yang akan terlibat dengan <i>stakeholder</i>	Ada.	Tidak ada.
4.16 Pendekatan untuk <i>stakeholder engagement</i> , termasuk frekuensi keterlibatan berdasarkan tipe dan berdasarkan kelompok <i>stakeholder</i> .	Ada.	Tidak ada.
4.17 Topik dan fokus utama yang diketahui berdasarkan keterlibatan dengan <i>stakeholder</i> , dan bagaimana organisasi merespon terhadapnya	Ada.	Tidak ada.

LAMPIRAN 8

Tabel Ikhtisar Perbandingan Pengungkapan CSR Bank Mandiri dan HSBC – Pendekatan Manajemen dan Indikator Kinerja

1. Perbandingan Pengungkapan Indikator Kinerja Ekonomi Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Kinerja Ekonomi		
1. Aspek Kinerja Ekonomi.	Ada.	Ada.
2. Aspek Keberadaan Pasar (<i>Market Presence</i>)	Tidak ada.	Tidak ada.
3. Aspek Dampak Ekonomi Tidak Langsung	Ada.	Tidak ada.

2. Perbandingan Pengungkapan Indikator Lingkungan Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Kinerja Lingkungan		
1. Aspek Material	Ada .	Tidak ada.
2. Aspek Energi	Ada.	Tidak ada.
3. Aspek Air.	Ada.	Tidak ada.
4. Aspek <i>Biodiversity</i>	Tidak ada.	Tidak ada.
5. Aspek <i>Emissions, Effluents, and Waste</i>	Ada	Tidak ada.
6. Aspek Produk dan Jasa	Tidak ada.	Tidak ada.
7. Aspek Kepatuhan	Tidak ada.	Tidak ada.
8. Aspek Transportasi	Ada.	Tidak ada.
9. Aspek Keseluruhan	Tidak ada.	Tidak ada.

2a. Perbandingan Pengungkapan Indikator Lingkungan Khusus Sektor Keuangan Bank Mandiri dan HSBC

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Kinerja Lingkungan Sector Supplement: Financial Services		
1. Deskripsi kebijakan lingkungan yang diaplikasikan untuk lini bisnis utama.	Ada	Tidak ada.
2. Deskripsi proses untuk memperkirakan dan menyaring risiko lingkungan pada lini bisnis utama.	Ada	Tidak ada.
3. Pernyataan sejauh apa prosedur perkiraan risiko lingkungan yang diaplikasikan untuk tiap lini bisnis utama	Tidak ada.	Tidak ada.
4. Deskripsi proses untuk memonitor klien dan kepatuhan terhadap aspek lingkungan yang muncul akibat proses perkiraan risiko	Tidak ada.	Tidak ada.
5. Deskripsi proses untuk meningkatkan kompetensi karyawan dalam menghadapi risiko dan peluang lingkungan.	Ada	Tidak ada.
6. Jumlah dan frekuensi audit yang termasuk juga pemeriksaan terhadap sistem risiko lingkungan dan prosedur yang berkaitan dengan lini bisnis inti	Tidak ada.	Tidak ada.
7. Deskripsi tentang interaksi klien/perusahaan yang menerima investasi/partner bisnis yang berkaitan dengan risiko dan peluang lingkungan.	Ada	Tidak ada.
8. Persentasi dan jumlah perusahaan yang ada di portfolio institusi keuangan tersebut yang terlibat dalam isu lingkungan	Tidak ada.	Tidak ada.

9. Persentasi aset yang dikategorikan berdasarkan hasil penyaringan lingkungan menjadi positif, negatif, dan <i>best in class screening</i>	Tidak ada.	Tidak ada.
10. Deskripsi kebijakan pengambilan suara bagi pemegang saham untuk isu lingkungan di mana organisasi memiliki hak untuk mengambil pilihan sesuai porsinya atau memberikan nasihat untuk pengambilan keputusan	Tidak ada.	Tidak ada.
11. Persentasi aset yang dikelola di mana organisasi memiliki hak untuk mengambil pilihan sesuai porsinya atau memberikan nasihat untuk pengambilan keputusan	Tidak ada.	Tidak ada.
12. Nilai moneter total untuk produk dan jasa lingkungan yang spesifik yang dibagi berdasarkan lini bisnis inti	Tidak ada.	Tidak ada.
13. Nilai dari portfolio untuk tiap lini bisnis utama yang dibagi berdasarkan regional yang spesifik atau berdasarkan sektor.	Ada.	Tidak ada.

3. Perbandingan Pengungkapan Indikator Sosial Bank Mandiri dan HSBC

3.1 Indikator Praktik Perburuhan

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Praktik Perburuhan		
1. Aspek Ketenagakerjaan	Ada.	Ada.
2. Aspek Hubungan Buruh/Manajemen	Tidak ada.	Tidak ada.
3. Aspek Kesehatan dan Keamanan Kerja	Ada.	Tidak ada.
4. Aspek Pelatihan dan Pendidikan	Ada.	Ada.
5. Aspek Keragaman dan Kesempatan yang Sama	Ada.	Tidak ada

3.2 Indikator Hak Asasi Manusia

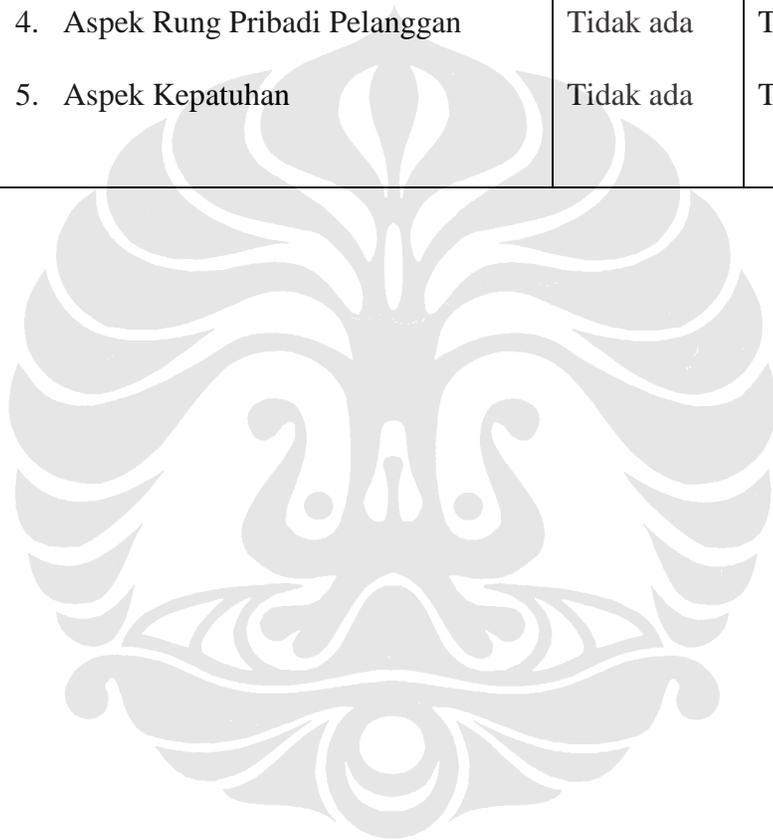
<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Hak Asasi Manusia		
1. Aspek Praktik Investasi dan Pengadaan	Tidak ada	Tidak ada
2. Aspek Non-Diskriminasi	Tidak ada	Tidak ada
3. Aspek Kebebasan Berasosiasi dan <i>Collective Bargaining</i>	Tidak ada	Tidak ada
4. Aspek Buruh Anak-Anak	Tidak ada	Tidak ada
5. Aspek Kerja Paksa (<i>Forced and Complusory Labor</i>)	Tidak ada	Tidak ada
6. Aspek Praktik Keamanan	Tidak ada	Tidak ada
7. Aspek Hak Warga Lokal	Tidak ada	Tidak ada

3.3 Indikator Kinerja Lingkungan Sekitar

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Kinerja Lingkungan Sekitar		
1. Aspek Komunitas	Ada	Tidak ada
2. Aspek Korupsi	Ada	Ada
3. Aspek Kebijakan Publik	Ada	Ada
4. Aspek Sikap Anti Kompetitif	Tidak ada	Tidak ada
5. Aspek Kepatuhan	Tidak ada	Tidak ada

3.4 Indikator Tanggung Jawab Produk

<i>Standard Disclosure</i>	HSBC	Bank Mandiri
Indikator Tanggung Jawab Produk		
1. Aspek Kesehatan dan Keamanan Pelanggan.	Ada	Ada
2. Aspek Pelabelan Produk dan Jasa.	Ada	Tidak ada
3. Aspek Komunikasi Pemasaran	Ada	Tidak ada
4. Aspek Rung Pribadi Pelanggan	Tidak ada	Tidak ada
5. Aspek Kepatuhan	Tidak ada	Tidak ada



LAMPIRAN 9

Penjelasan Mengenai Pemilihan *Chairman* HSBC

Group Chairman and Group Chief Executive

The roles of Group Chairman and Group Chief Executive are separated and held by experienced full-time Directors. S K Green succeeded Sir John Bond as Group Chairman at the conclusion of the Annual General Meeting on 26 May 2006 and M F Geoghegan succeeded S K Green as Group Chief Executive. Sir Brian Moffat, the senior independent non-executive Director and the Chairman of the Nomination Committee, wrote to shareholders regarding these appointments.

He explained that the decision by the Board to appoint S K Green as Group Chairman was made after a thorough selection process. This was conducted by the Nomination Committee, assisted by external advisers, and included extensive benchmarking against external candidates. The Committee considered carefully the requirements of the position in terms of HSBC's size, geographical spread and complexity; the need for full time executive commitment and experience of international banking at the highest level; and took account of the need for the Group Chairman to have a wide range of skills, the capacity for strategic thinking and the ability to sustain and enhance the Group's corporate character. The Committee also took into consideration the need for the Group Chairman to be able to work closely and effectively with the Group Chief Executive, to have the authority to run the Board and to have the personal standing to represent HSBC externally at the highest level. Job specifications for the Group Chairman and the Group Chief Executive, setting out their respective authorities and responsibilities, have been agreed by the Board. The Nomination Committee came to the unanimous conclusion that S K Green was the outstanding candidate.

S K Green joined HSBC in 1982. He was Group Treasurer from 1992 to 1998, and Executive Director, Corporate, Investment Banking and Markets from 1998 to 2003, when he was appointed Group Chief Executive. He has worked in Hong Kong, New York, the Middle East and London, and has immense international experience and knowledge of HSBC. The Committee concluded that S K Green is superbly well qualified to serve as Group Chairman. His principal commitment outside HSBC is as Chairman of The British Bankers' Association.

S K Green's successor as Group Chief Executive was M F Geoghegan, who led HSBC Bank, HSBC's principal subsidiary in the UK, from 2004 to March 2006. He too is highly qualified for his position as Group Chief Executive and his

appointment also had the unanimous support of the Board. Mr Geoghegan has over 33 years' experience with HSBC and has worked in 10 countries in North and South America, Asia, the Middle East and Europe.

The Directors believed strongly that these appointments were in the best interests of the shareholders. The appointments had the unanimous support of the Directors and were made after consulting with representatives of major institutional investors and explaining the succession planning and independent external search process. S K Green and M F Geoghegan stood for re-election at the 2006 Annual General Meeting and were both re-elected ahead of taking up their new roles from the conclusion of that meeting.

Nowadays, success in financial services depends in a large measure on the relative strengths of competing management teams. Planning management succession is key to this, has long been established in the Group and the plan is regularly reviewed by the non-executive Directors. Furthermore, HSBC is a remarkable organisation with a distinctive character and culture. The business is managed through international teamwork and HSBC believes this is best achieved by management continuity and amongst colleagues who have similar values. By way of example, the top 45 executives have a combined service of over 1,000 years with HSBC, although four of these executives have joined the Group in the last six years, thus ensuring there is a balance of new talent to help run the business.

Board balance and independence of Directors

The Board considers all of the non-executive Directors to be independent in character and judgement. Baroness Dunn and H Sohmen have served on the Board for more than nine years, however, and in that respect only, do not meet the usual criteria for independence set out in the UK Combined Code on corporate governance. The Board has therefore determined Lord Butler, R K F Ch'ien, J D Coombe, R A Fairhead, W K L Fung, S Hintze, J W J Hughes-Hallett, Sir Brian Moffat, Sir Mark Moody-Stuart, G Morgan, S W Newton, S M Robertson, and Sir Brian Williamson to be independent. In reaching its determination of each non-executive Director's independence the Board has concluded that there are no relationships or circumstances which are likely to affect a Director's judgement and any relationships or circumstances which could appear to do so were considered not to be material. From the conclusion of the Annual General Meeting in 2007, Lord Butler,

Fakta-Fakta Utama HSBC 2006

Key Facts

	Units	2006	2005	2004
Number of countries and territories with HSBC offices (at year-end)		82	76	77
Total employees including part-time (at year-end)		312,000	284,000	253,000
Number of employees (at year-end)	Full-time equivalent	300,920	268,471	243,333
Number of customers (at year-end)		125 million	125 million	110 million
Benchmarks				
Dow Jones Sustainability Index (since 2001)		member	member	member
FTSE4Good (since 2001)		member	member	member
Accountability Rating of the <i>Fortune</i> 'Global 50'/'Global 100'		7th	4th	45th
Interbrand 'Best global brands' survey (by value)		28th (US\$11.6b)	29th (US\$10.4b)	33rd (US\$8.7b)
Economic				
Income received for supply of products and services	US\$b	114.4	92.8	75.3
Profit before tax	US\$m	22,086	20,966	18,943
– Hong Kong SAR	US\$m	5,182	4,517	4,830
– UK	US\$m	4,791	4,280	4,231
– USA	US\$m	3,612	4,935	4,664
– Middle East	US\$m	1,035	821	486
– Mexico	US\$m	1,009	923	774
– Canada	US\$m	896	855	530
– France	US\$m	870	833	669
– China (mainland)	US\$m	708	334	32
– Brazil	US\$m	526	406	281
– India	US\$m	393	212	178
– Other	US\$m	3,064	2,850	2,268
Dividends	US\$m	8,769	7,750	6,932
Total shareholder return against peer index over 1 year				
– HSBC		104.6	111.3	105
– benchmark (FTSE 100)		114.4	120.8	110
Taxes to governments	US\$b	6.4	6.2	5.7
Distribution to shareholders and minority interests	US\$b	9.9	8.5	8.3
Employee remuneration	US\$b	17.3	15.1	13.6
Spending for premises and procurement	US\$b	12.7	11.1	9.7
Social				
Headcount				
by employment type				
– Full-time	%	93.9	93.0	-
– Part-time	%	6.1	7.0	-
	%	100.0	100.0	
by employee contract				
– Permanent	%	99.0	99.2	-
– Temporary	%	1.0	0.8	-
	%	100.0	100.0	
by region				
– Europe	%	23.9	25.4	-
– Asia	%	32.2	29.5	-
– North America	%	20.2	21.6	-
– Latin America	%	20.5	20.6	-
– Middle East	%	3.2	2.9	-
	%	100.0	100.0	
Turnover				
Europe	%	19	18	-
Asia	%	15	17	-
North America	%	20	21	-
Latin America	%	20	9	-
All staff	%	18	16	-
Gender				
by management type				
– Senior managers: male / female	%	83 / 17	75 / 25	-
– Middle managers: male / female	%	70 / 30	70 / 30	-
– Junior managers: male / female	%	54 / 46	53 / 47	-
– Staff: male / female	%	39 / 61	37 / 63	-

	Units	2006	2005	2004
Gender				
by region				
- Europe: male / female	%	44 / 56	43 / 57	-
- Asia-Pacific: male / female	%	47 / 53	45 / 55	-
- North America: male / female	%	41 / 59	43 / 57	-
- Latin America: male / female	%	48 / 52	47 / 53	-
- Middle East: male / female	%	41 / 59	43 / 57	-
Health and safety				
Number of workplace fatalities		0	1	0
Accidents involving more than 3 days' absence		274	381	356
Reportable injuries per 100,000 employees (UK)		152	162	151
Working days lost from work-related injury per 100,000 employees (UK)		2,572	3,249	1,839
Community investment				
Corporate charitable donations	US\$m	86.3	81.4	69.2
Employees' community voluntary work	hours	302,000	280,000	237,000
- Work time	hours	85,000	n/a	n/a
- Own time	hours	217,000	n/a	n/a
Environment				
Environmental data coverage	Scale 1-10	7.6	7.4	7.9
Environmental data quality	Scale 1-10	7.6	7.8	7.7
Environmental reporting coverage	Full-time equivalent	288,822	252,914	220,055
Coverage as % of Group		96%	94%	90%
Carbon dioxide emissions				
Total CO ₂ emissions	tonnes	813,000	663,000	585,000
CO ₂ emissions from energy	tonnes	634,000	539,000	497,000
CO ₂ emissions from business travel	tonnes	179,000	124,000	88,000
Total CO ₂ emissions per person	tonnes	2.81	2.62	2.66
CO ₂ emissions per person from energy	tonnes	2.20	2.13	2.26
CO ₂ emissions per person from business travel	tonnes	0.62	0.49	0.40
CO ₂ emissions per m ²	tonnes	0.13	0.11	0.11
Resource efficiency				
Total energy consumption	GWh	1,780	1,610	1,496
Energy consumption per person	kWh/full-time equivalent	6,163	6,366	6,798
Energy consumption per m ²	kWh/m ²	283	268	285
Total electricity consumption	GWh	1,486	1,313	1,141
Electricity (brown)	GWh	1,032	971	853
Electricity (green)	GWh	454	342	288
Primary fuel sources (gas, oil, diesel, etc)	GWh	293	297	355
Total waste produced	kilotonnes	68	54	47
Waste disposed per person	tonnes/full-time equivalent	0.12	0.12	0.12
Waste disposed	kilotonnes	35	30	27
Waste recycled	kilotonnes	33	24	20
% recycled	%	49%	44%	43%
Total water consumption	thousand m ³	4,687	4,041	3,629
Water consumption per person	m ³ /full-time equivalent	16.2	16.0	16.5
Business travel				
Total business travel	million km	1,200	850	635
Business travel per person	km/full-time equivalent	4,155	3,361	2,886
Air travel	million km	831	557	408
- Domestic	million km	228	108	77
- International	million km	603	449	331
Rail travel	million km	21	21	20
Road travel	million km	283	233	201
Other travel	million km	65	39	6
Haulage	million km	31	18	7

LAMPIRAN 11

Group Overview Berdasarkan Geografis

Eropa

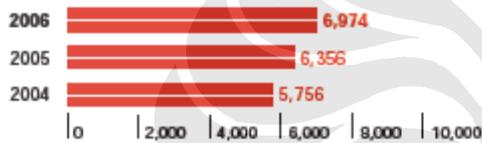
Profit before tax

US\$6,974m

Total assets

US\$829b

Pre-tax profit: 3-year comparison (US\$m)



Asia

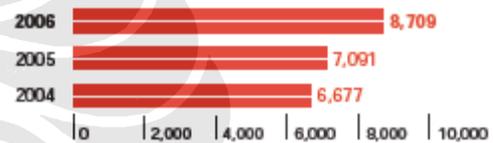
Profit before tax

US\$8,709m

Total assets

US\$440b

Pre-tax profit: 3-year comparison (US\$m)



Amerika Utara

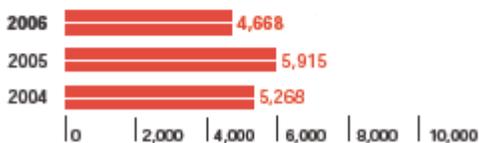
Profit before tax

US\$4,668m

Total assets

US\$511b

Pre-tax profit: 3-year comparison (US\$m)



Amerika Latin

Profit before tax

US\$1,735m

Total assets

US\$81b

Pre-tax profit: 3-year comparison (US\$m)



LAMPIRAN 12

Group Overview Berdasarkan SBU

Personal Financial Services

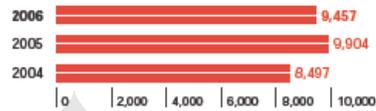
Profit before tax

US\$9,457m

Total assets

US\$547b

Pre-tax profit: 3-year comparison (US\$m)



Commercial Banking

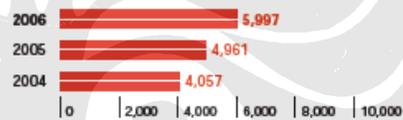
Profit before tax

US\$5,997m

Total assets

US\$213b

Pre-tax profit: 3-year comparison (US\$m)



Corporate, Investment Banking and Markets

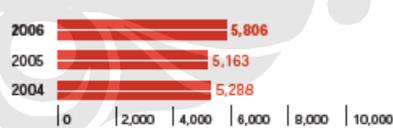
Profit before tax

US\$5,806m

Total assets

US\$994b

Pre-tax profit: 3-year comparison (US\$m)



Private Banking

Profit before tax

US\$1,214m

Total assets

US\$73b

Pre-tax profit: 3-year comparison (US\$m)

