

Digitalisasi

Guna Meningkatkan Kinerja yang Berkelanjutan

Digitalization to Improve Sustainable Performance



Digitalisasi Guna Meningkatkan Kinerja yang Berkelanjutan

Digitalization to
Improve Sustainable
Performance



Digitalisasi layanan di industri perbankan yang mendukung layanan nasabah yang serba praktis dan cepat merupakan tuntutan dan trend global. Sejalan dengan komitmen menjadi bank terbaik di ASEAN, sekaligus mengadopsi tuntutan tersebut, Bank Mandiri telah menyusun peta jalan atau roadmap digitalisasi layanan dan mewujudkannya secara bertahap. Bank Mandiri berupaya secara optimal untuk mewujudkan digitalisasi layanan karena hal itu sejalan dengan penjabaran visi Bank, yaitu "Bank Mandiri melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif."

Digitalization of services in the banking industry that supports fast and practical customer service is a global demand and trend. In line with the commitment to become the best bank in ASEAN, while at the same time adopting these demands, Bank Mandiri has prepared a road map or roadmap for digitizing services and making it happen gradually. Bank Mandiri strives optimally to realize the digitalization of services because this is in line with the Bank's vision, namely "Bank Mandiri serves all customers with international service standards by providing innovative financial solutions."

2020

Laporan Keberlanjutan
Sustainability Report

Digitalisasi layanan sebagai wujud transformasi Bank Mandiri menemukan momentum dengan terjadinya pandemi COVID-19 tahun 2020. Pandemi yang terjadi sepanjang tahun, yang diikuti dengan keluarnya sejumlah kebijakan pemerintah, termasuk Pembatasan Sosial Berskala Besar (PSBB), membuat aktivitas sosial masyarakat menjadi terbatas, termasuk kemungkinan bertransaksi di bank. Kondisi tersebut telah mengubah perilaku nasabah dengan munculnya kebutuhan layanan dengan kontak antar-individu yang minimal.

Sebagai bentuk tanggung jawab terhadap nasabah, Bank Mandiri merespons tuntutan itu dengan mempercepat digitalisasi layanan. Sejumlah strategi dicanangkan, dan berbagai inovasi produk dan layanan pun diluncurkan. Berbagai upaya tersebut membawa hasil dengan meningkatnya pemanfaatan layanan digital oleh nasabah selama tahun 2020. Sambutan positif nasabah tersebut memperkuat optimisme Bank Mandiri bahwa digitalisasi merupakan salah satu pendorong untuk meningkatkan kinerja yang berkelanjutan, sekaligus kunci keberhasilan dalam memenangi persaingan yang semakin ketat.

Digitalization of services as a manifestation of Bank Mandiri's transformation has found its momentum with the COVID-19 pandemic in 2020. The pandemic that occurred throughout the year, which was followed by the issuance of a number of government policies, including Large-Scale Social Restrictions (PSBB), limited community social activities, including the possibility transact at the bank. This condition changed customer behavior with the emergence of service needs with minimal contact between individuals.

As a form of responsibility to customers, Bank Mandiri responded to these demands by accelerating the digitization of services. A number of strategies were launched, and various product and service innovations were launched. These various efforts brought results with increased use of digital services by customers during 2020. The positive response from these customers reinforced Bank Mandiri's optimism that digitalization became one of the driving forces for improving sustainable performance, as well as the key to success in winning the increasingly fierce competition.



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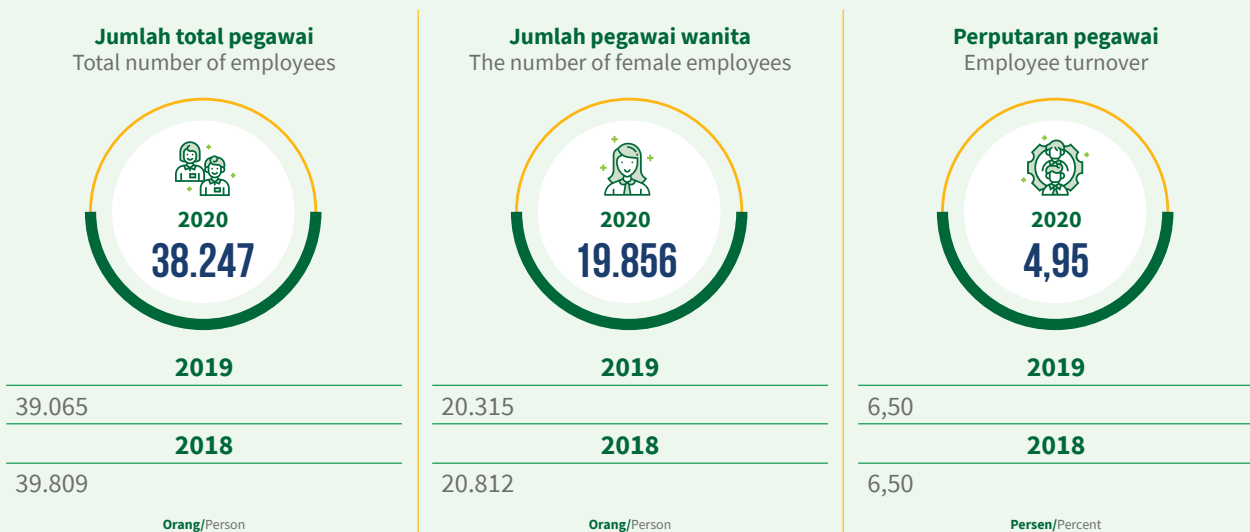
Ikhtisar Kinerja Keberlanjutan 2020

Overview of Sustainability Performance 2020

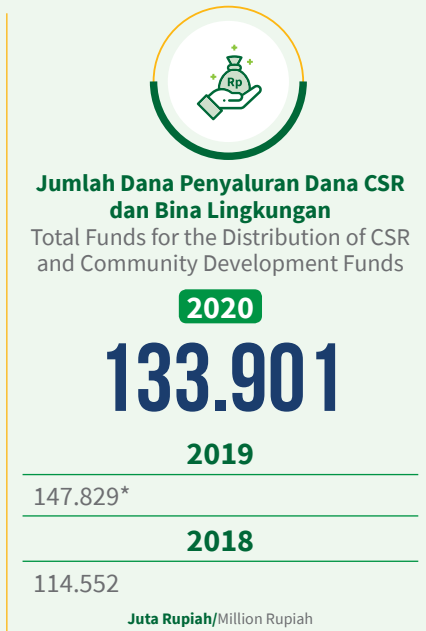
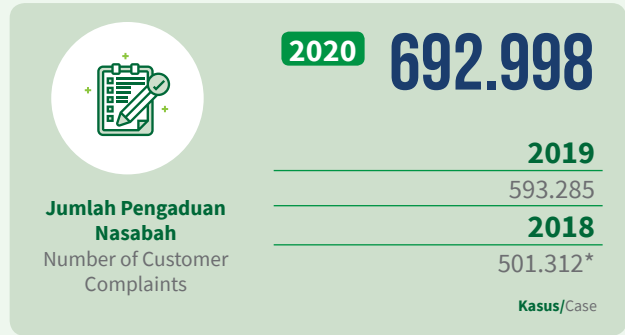
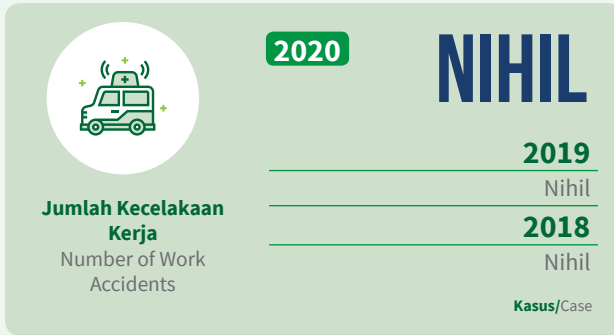
Kinerja Ekonomi/ Economic Performance [B.1]



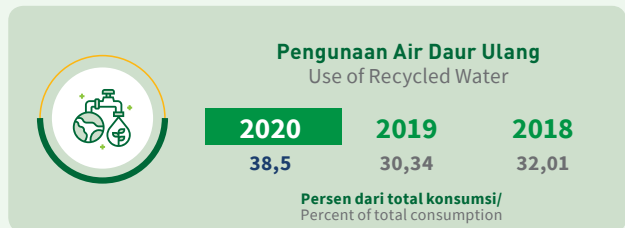
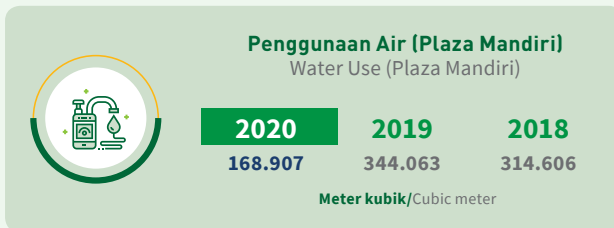
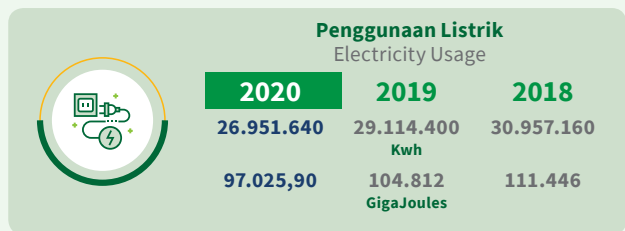
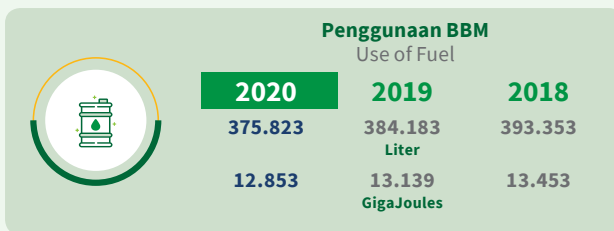
Kinerja Sosial/ Social Performance [B.3]



*disajikan kembali / Restatement



Kinerja Lingkungan/ Environmental Performance [B.2]



*disajikan kembali / Restatement



Penghargaan dan Sertifikasi

Award and Certification

PENGHARGAAN / AWARDS

Bidang Bisnis / Business

11

Maret / March 2020



Acara / Event

The Best Bank in Mortgage 2020

Penyelenggara / Organizer
Majalah Infobank

11

Maret / March 2020



Acara / Event

The Top SME Lender Awards 2020

Penyelenggara / Organizer
Majalah Infobank

13

Mei / May 2020



Acara / Event

Best Banks 2020 Asia Pacific Winners

Penyelenggara / Organizer
Global Finance

15

Mei / May 2020



Acara / Event

Global 2000: World's Largest Public Companies

Penyelenggara / Organizer
Forbes



15 Mei / May 2020



Acara / Event
Global 2000: World's Largest Public Companies
 Penyelenggara / Organizer
Forbes

15 Mei / May 2020



Acara / Event
Infobank Digital Brand Awards 2020
 Penyelenggara / Organizer
Majalah Infobank

Rank 2: Savings Products - Conventional Commercial Banks with assets > IDR 500 trillion

15 Mei / May 2020



Acara / Event
Infobank Digital Brand Awards 2020
 Penyelenggara / Organizer
Majalah Infobank

Rank 1: Time Deposit Products - Conventional Commercial Banks with assets > IDR 500 trillion

15 Mei / May 2020



Acara / Event
Infobank Digital Brand Awards 2020
 Penyelenggara / Organizer
Majalah Infobank

Rank 2: House Ownership Credit Products - Conventional Commercial Banks with assets > IDR 500

15 Mei / May 2020



Acara / Event
Infobank Digital Brand Awards 2020
 Penyelenggara / Organizer
Majalah Infobank

Rank 1: Debit Card Products - Conventional Commercial Banks with assets > IDR 500 trillion

15 Mei / May 2020



Acara / Event
Infobank Digital Brand Awards 2020
 Penyelenggara / Organizer
Majalah Infobank

Rank 1: Credit Card Products - Conventional Commercial Banks with assets > IDR 500 trillion



15

Mei / May 2020



Acara / Event
Infobank Digital Brand Awards 2020
Penyelenggara / Organizer
Majalah Infobank

17

Juni / June 2020



Acara / Event
Solo Best Brand & Innovation Award 2020
Penyelenggara / Organizer
Solopos

19

Juni / June 2020



Acara / Event
Indonesia Millennial's Top Brand Award 2020
Penyelenggara / Organizer
Warta Ekonomi

1

Juli / July 2020



Acara / Event
Top 1.000 World Bank
Penyelenggara / Organizer
The Banker

1

Juli / July 2020



Acara / Event
Top 1.000 World Bank
Penyelenggara / Organizer
The Banker

1

Juli / July 2020



Acara / Event
Top 1.000 World Bank
Penyelenggara / Organizer
The Banker



25 Agustus / August 2020



Bank Terbaik Kategori Bank BUKU IV
Best Bank in the category of Bank of Commercial Bank Business Activities (BUKU) IV

Acara / Event
Investor Awards Best Bank 2020
Penyelenggara / Organizer
Majalah Investor

29 September 2020



Peringkat Pertama Kategori Sangat Bagus - Bank BUKU IV
First Rank for Very Good Category - Bank of Commercial Bank Business Activities (BUKU) IV

Acara / Event
25th Infobank Awards 2020
Penyelenggara / Organizer
Majalah Infobank

27 November 2020



The Best Financial Performance of Indonesia Best BUMN Award 2020

Acara / Event
BUMN Awards 2020
Penyelenggara / Organizer
Warta Ekonomi

4 Desember / December 2020



Inisiatif Tanggap Darurat COVID-19 - Penggerak Ekonomi Mikro
COVID-19 Emergency Response Initiative - Driving Microeconomics

Acara / Event
Iconomics CSR Awards 2020
Penyelenggara / Organizer
Iconomics

14 Desember / December 2020



Bank Terbaik Bisnis Indonesia Award 2020 Sektor Bank Persero
Best Bank for Indonesian Business Award 2020 for Persero Bank Sector

Acara / Event
Bisnis Indonesia Awards 2020
Penyelenggara / Organizer
Bisnis Indonesia

18 Desember / December 2020



Excellent in Brand

Acara / Event
Iconomics Emiten Award 2020
Penyelenggara / Organizer
Iconomics



PENGHARGAAN / AWARDS

Bidang Treasury / Treasury

18 Mei / May 2020



Acara / Event

Corporate Treasurer Awards 2020

Penyelenggara / Organizer
Corporate Treasurer

10 Juli / July 2020



Acara / Event

10th Annual Alpha Southeast Asia Treasury & FX Awards 2020

Penyelenggara / Organizer
Alpha South East Asia

10 Juli / July 2020



Acara / Event

10th Annual Alpha Southeast Asia Treasury & FX Awards 2020

Penyelenggara / Organizer
Alpha South East Asia

10 Juli / July 2020



Acara / Event

10th Annual Alpha Southeast Asia Treasury & FX Awards 2020

Penyelenggara / Organizer
Alpha South East Asia

4 September 2020



Acara / Event

Treasury, Trade, SSC and Risk Management Awards 2020

Penyelenggara / Organizer
The Asset

2 Desember / December 2020



Acara / Event

The Asset Country Awards 2020

Penyelenggara / Organizer
The Asset



3 Desember / December 2020



Bank Konvensional Pendukung Pengendalian Moneter Rupiah dan Valas Terbaik
 The Best Conventional Bank to Support Monetary Control in Rupiah and Foreign Exchange

Acara / Event
Bank Indonesia Award 2020
 Penyelenggara / Organizer
Bank Indonesia

3 Desember / December 2020



Bank Pendukung Pendalaman Pasar Keuangan Terbaik - Pasar Valas (Transaksi Derivatif)
 The Best Supporting Bank for Financial Market Deepening - Forex Market (Derivative Transactions)

Acara / Event
Bank Indonesia Award 2020
 Penyelenggara / Organizer
Bank Indonesia

3 Desember / December 2020



Bank Pendukung Pendalaman Pasar Keuangan Terbaik - Pasar Uang (Transaksi Repurchase Agreement sesuai GMRA)
 Best Supporting Bank for Financial Market Deepening - Money Market

Acara / Event
Bank Indonesia Award 2020
 Penyelenggara / Organizer
Bank Indonesia

16 Desember / December 2020



Mitra Penerbitan Surat Utang Negara (SUN) Terbaik pada kategori Dealer Utama
 Best Government Bond (SUN) Issuing Partner in the Main Dealer category

Acara / Event
Investor Gathering Kementerian Keuangan 2020
 Penyelenggara / Organizer
Kementerian Keuangan RI

17 Desember / December 2020



Dealer Utama Terbaik 2019 Mitra Distribusi dengan Kinerja Terbaik 2019
 Best Prime Dealer 2019 Best Performing Distribution Partner 2019

Acara / Event
Penghargaan kepada Mitra Penerbitan Surat Utang Negara
 Penyelenggara / Organizer
Kementerian Keuangan RI



PENGHARGAAN / AWARDS

Bidang *Governance* / Governance

9

Juni / June 2020



ASEAN Asset
Class

Acara / Event

ASEAN CG Scorecard

Penyelenggara / Organizer
ASEAN Capital Markets Forum

29

Juli / July 2020



Best CEO & GRC
Leader

Acara / Event

Penghargaan GRC & Performance Excellence Award 2020

Penyelenggara / Organizer
Majalah BusinessNews

17

Desember / December 2020



Most Trusted
Company

Acara / Event

Indonesia Good Corporate Governance Award:
The Most Trusted Companies 2020

Penyelenggara / Organizer
Majalah SWA dan Indonesian Institute
for Corporate Governance



PENGHARGAAN / AWARDS

Bidang Teknologi Informasi, e-Banking dan Media Sosial / Information Technology, e-Banking and Social Media

2 September 2020



Peringkat 1 Chatbot - Bank Umum Konvensional
Rank 1 Chatbot- Conventional Commercial Bank

Acara / Event
Banking Service Excellence Awards 2020
Penyelenggara / Organizer
Majalah Infobank

2 September 2020



Penghargaan Utama dalam kategori eksternal dengan Inovasi Seamless Digital Experience - Mandiri e-Money
Main Award in external category with Seamless Digital Experience Innovation - Mandiri e-Money

Acara / Event
Anugerah Inovasi Indonesia
Penyelenggara / Organizer
IDX Channel

9 September 2020



PR Indonesia Most Popular Leader in Social Media 2020 - Bapak Royke Tumilaar

Acara / Event
PR Indonesia 6th Jambore PR Indonesia
Penyelenggara / Organizer
Majalah PR Indonesia dan Isentia Indonesia

12 Oktober / October 2020



Omni Experience Innovator

Acara / Event
IDC DX Digital Transformation Awards 2020
Penyelenggara / Organizer
International Data Corporation (IDC)

26 November 2020



BUMN Tbk Terpopuler di Media Digital 2020
SOEs Tbk Most Popular in Digital Media

Acara / Event
Anugrah Humas Indonesia 2020
Penyelenggara / Organizer
PR Indonesia

27 November 2020



Acceleration of Digital Banking for Modern Customer Experience

Acara / Event
BUMN Awards 2020
Penyelenggara / Organizer
Warta Ekonomi



10

Desember / December 2020



Most
Progressive
Bank in Digital
Excellence

Acara / Event
CNBC Indonesia Awards 2020
Penyelenggara / Organizer
Iconomics

22

Desember / December 2020



Top Digital
Implementation
2020 on Bank
Sector # Level
Stars

Acara / Event
Top Digital Awards 2020
Penyelenggara / Organizer
Majalah IT Works

22

Desember / December 2020



TOP Leader
on Digital
Implementation
2020 - Direktur
Utama

Acara / Event
Top Digital Awards 2020
Penyelenggara / Organizer
Majalah IT Works

22

Desember / December 2020



TOP CIO
on Digital
Implementation
2020

Acara / Event
Top Digital Awards 2020
Penyelenggara / Organizer
Majalah IT Works

22

Desember / December 2020



TOP Digital
Transformation
Readiness 2020

Acara / Event
Top Digital Awards 2020
Penyelenggara / Organizer
Majalah IT Works



PENGHARGAAN / AWARDS

Bidang Human Capital / Human Capital

2 Oktober / October **2020**



Acara / Event
HR Asia Best Companies To Work For In Asia 2020
 Penyelenggara / Organizer
HR Asia Magazine

25 November **2020**



Acara / Event
Digital Marketing & Human Capital Awards 2020
 Penyelenggara / Organizer
BusinessNews Indonesia

25 November **2020**



Acara / Event
Digital Marketing & Human Capital Awards 2020
 Penyelenggara / Organizer
BusinessNews Indonesia

8 Desember / December **2020**



Acara / Event
Indonesia Best Company in Creating Leaders from Within 2020
 Penyelenggara / Organizer
Majalah SWA & NBO

18 Desember / December **2020**



Acara / Event
Iconomics Indonesia PR Person Award 2020
 Penyelenggara / Organizer
Iconomics



PENGHARGAAN / AWARDS

Wealth Management

7

Agustus / August 2020



Acara / Event
Service Quality Award
Penyelenggara / Organizer
Majalah Service Excellence & CCSL

15

Juli / July 2020



Acara / Event
Country Awards for Excellence 2020
Penyelenggara / Organizer
Majalah EUROMONEY

13

Juli / July 2020



Acara / Event
14th Annual Alpha Southeast Asia Best Financial Institution Awards 2020
Penyelenggara / Organizer
Alpha Southeast Asia Magazine

13

Maret / March 2020



Acara / Event
Global Finance's 27th annual Best Bank awards
Penyelenggara / Organizer
Global Finance Magazine

15

Januari / January 2020



Acara / Event
ASIAN Private Banker Award for Distinction 2019
Penyelenggara / Organizer
Asian Private Banker Award for Distinction

8

Juli / July 2020



Acara / Event
Finance Asia Country Awards 2020
Penyelenggara / Organizer
FinanceAsia Magazine

18

PT Bank Mandiri (Persero) Tbk



18 Juni / June 2020



Acara / Event
The Global Private Banking Innovation Awards
 Penyelenggara / Organizer
The Digital Bankers – Private Banking Innovation Awards

SERTIFIKASI / CERTIFICATIONS

9 Oktober / October 2018 – 13 Juni / June 2021



Penerima Sertifikasi / Certification Receipt
Direktorat Internal Audit
 Dikeluarkan Oleh / Issued by
SGS Indonesia

13 Maret / March 2020 – 7 Maret / March 2023



Penerima Sertifikasi / Certification Receipt
Mandiri Contact Center Jogjakarta
 Dikeluarkan Oleh / Issued by
SGS United Kingdom Ltd

17 Februari / February 2019 – 11 Desember / December 2021



Penerima Sertifikasi / Certification Receipt
Mandiri Contact Center Jakarta
 Dikeluarkan Oleh / Issued by
SGS Indonesia



26 April 2020 – 26 April 2022



ISO 9001:2015
Operational and
Development
Data Center,
DRC & IT
Infrastructure

Penerima Sertifikasi / Certification Receipt
IT Infrastructure Group
Dikeluarkan Oleh / Issued by
SGS Indonesia

13 Desember / December 2020
– 29 September 2021



ISO 20000-1:
2011 The
Service
Management
System of IT
Application
Support
Group & IT
Infrastructure
Group

Penerima Sertifikasi / Certification Receipt
IT Infrastructure Group
Dikeluarkan Oleh / Issued by
URS

4 Juni / June 2020 – 21 Desember /
December 2022



ISO 9001:
2015 System
Certification:
Custodial
Services and
Trust Services

Penerima Sertifikasi / Certification Receipt
IBFI Group
Dikeluarkan Oleh / Issued by
SGS Indonesia

10 Agustus / August 2020 – 9 Agustus /
August 2023



ISO 37001:2016
Anti Bribery
Management
System

Penerima Sertifikasi / Certification Receipt
Strategic Procurement Group
Dikeluarkan Oleh / Issued by
Tuv Nord Indonesia

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▶ Darmawan Junaidi

Direktur Utama / President Director

Para pemangku kepentingan yang terhormat,

Puji syukur ke hadirat Tuhan yang Maha Esa karena atas kehendak-Nya, PT Bank Mandiri (Persero) Tbk dapat melalui tahun 2020 yang penuh tantangan dengan baik. Tantangan terbesar adalah pandemi Covid-19 yang berdampak sangat besar bagi seluruh sektor kehidupan, termasuk sektor ekonomi. Bahkan, pandemi telah menyebabkan ekonomi Indonesia memasuki zona resesi. Badan Pusat Statistik mencatat, pertumbuhan ekonomi Indonesia tahun 2020 adalah -2,07%, turun signifikan dibanding tahun 2019, yang mencatatkan pertumbuhan sebesar 5,02%.

Di tengah kondisi perekonomian yang tidak menggembirakan tersebut, pencapaian dan kinerja ekonomi Bank Mandiri turut terdampak. Pendapatan bunga dan laba bersih misalnya, mengalami kontraksi dibanding tahun sebelumnya. Melalui laporan

Dear stakeholders,

Praise be to the presence of God Almighty because with His grace, PT Bank Mandiri (Persero) Tbk can go through 2020 which was full of challenges. The toughest challenge was the Covid-19 pandemic which had a huge impact on all sectors of life, including the economic sector. In fact, the pandemic caused the Indonesian economy to enter a recession zone. The Central Statistics Agency noted that Indonesia's economic growth in 2020 was -2.07%, a significant decrease compared to 2019, which recorded a growth of 5.02%.

In the midst of such unfavorable economic conditions, Bank Mandiri's economic achievements and performance were also affected. Interest income and net income, for example, contracted compared to the previous year. Through this report, Bank Mandiri presented various



Penjelasan Direksi

(GRI 102-14) [D.1]

Explanation from the Board of Directors

(GRI 102-14) [D.1]

Tantangan terberat adalah pandemi COVID-19 yang berdampak sangat besar bagi seluruh sektor kehidupan, termasuk sektor ekonomi. Bahkan, pandemi telah menyebabkan ekonomi Indonesia memasuki zona resesi. Badan Pusat Statistik mencatat, pertumbuhan ekonomi Indonesia tahun 2020 adalah **-2,07%**, turun signifikan dibanding tahun 2019, yang mencatatkan pertumbuhan sebesar **5,02%**.

The toughest challenge is the COVID-19 pandemic which has a huge impact on all sectors of life, including the economic sector. In fact, the pandemic has caused the Indonesian economy to enter a recession zone. The Central Statistics Agency noted that economic growth was **-2.07%**, Indonesia in 2020 was down significantly compared to it in 2019 in 2019, which recorded a growth of **5.02%**.

inilah, Bank Mandiri menyampaikan berbagai strategi, kebijakan dan pencapaian kinerja ekonomi selama tahun 2020. Selain kinerja ekonomi, sesuai dengan konsep *triple bottom line*, laporan juga menyajikan strategi, kebijakan dan pencapaian kinerja sosial dan lingkungan, termasuk dampak yang ditimbulkannya.

Laporan ini merupakan laporan kedua yang diterbitkan Bank Mandiri sebagai Bank Umum Kegiatan Usaha (BUKU) IV sejak berlakunya Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik per 1 Januari 2019. Namun demikian, sebelum kewajiban menerbitkan laporan keberlanjutan ditetapkan oleh OJK, Bank Mandiri secara sukarela sudah menerbitkan laporan serupa secara rutin sejak tahun 2012, dan tahun 2020 adalah penerbitan laporan kedelapan.

strategies, policies and achievements of economic performance during 2020. In addition to economic performance, in accordance with the triple bottom line concept, the report also presented strategies, policies and achievements of social and environmental performance, including the impact they have had.

This report became the second report issued by Bank Mandiri as a Commercial Bank for Business Activities (BUKU) IV since the enactment of the Financial Services Authority Regulation No. 51 / POJK.03 / 2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies as of January 1, 2019. However, before the obligation to publish a sustainability report was stipulated by the FSA, Bank Mandiri voluntarily published similar reports on a regular basis since 2012, and the report in 2020 became the publication of the eighth report.



Kebijakan untuk Merespons Tantangan dalam Pemenuhan Strategi Keberlanjutan

Sejalan dengan *trend* global, yaitu berubahnya paradigma pembangunan dari hanya menekankan pertumbuhan ekonomi (*greedy economy*) menjadi pembangunan yang menegaskan pentingnya keberlanjutan, yaitu menjaga keselarasan antara ekonomi, sosial dan lingkungan (*green economy*), maka Bank Mandiri turut serta dalam gerbong perubahan tersebut. Untuk itu, Bank Mandiri secara konsisten mendukung bisnis yang mengedepankan keberlanjutan, yaitu memenuhi kebutuhan masa kini tanpa mengorbankan kemampuan generasi mendatang untuk memenuhi kebutuhan mereka.

Penjelasan Mengenai Nilai Keberlanjutan Perusahaan

Nilai-nilai keberlanjutan sudah melekat sejak awal Bank Mandiri beroperasi, sebagaimana terungkap dalam misi Bank. Salah satu misi Bank Mandiri adalah peduli terhadap kepentingan masyarakat dan lingkungan, yang diimplementasikan dengan mempertimbangkan kepentingan masyarakat dan lingkungan dalam setiap pengambilan keputusan. Dengan misi tersebut, selain berupaya semaksimal mungkin meraih keuntungan (*profit*), maka Bank Mandiri berkomitmen untuk mewujudkan keselarasan dalam hubungannya dengan masyarakat (*people*), sekaligus membangun kepedulian terhadap lingkungan (*planet*).

Selanjutnya, dalam upaya mendukung agar Bank Mandiri bertransformasi menjadi lembaga perbankan yang memperhatikan aspek lingkungan, sosial, dan tata kelola (LST), pada tanggal 28 November 2018, Bank telah melakukan penyesuaian ruang lingkup Misi dengan memasukkan unsur-unsur LST dalam konteks berkelanjutan sebagai berikut:

- Menjalankan operasi dan tata kelola perusahaan yang baik dalam operasi dan kegiatan perbankan, dan
- Berkontribusi terhadap pertumbuhan yang berkelanjutan dengan mempertimbangkan kebutuhan ekonomi, lingkungan dan sosial.

Sebagaimana sebuah misi bagi perusahaan, maka Bank Mandiri secara kontinyu melakukan sosialisasi dan internalisasi nilai keberlanjutan tersebut melalui berbagai kegiatan, baik yang ditujukan untuk pemangku kepentingan internal maupun eksternal. Sejalan dengan pemberlakuan POJK No.51/POJK.03/2017, keberadaan nilai keberlanjutan di Bank Mandiri semakin kuat karena menjadi spirit dalam penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank Mandiri.

Respons terhadap Isu Terkait Penerapan Keuangan Berkelanjutan

Penerapan Keuangan Berkelanjutan seperti diatur dalam POJK No.52/POJK.03/2017 merupakan bentuk nyata dari komitmen Indonesia kepada dunia internasional dengan menyediakan sumber pendanaan untuk melakukan mitigasi maupun adaptasi perubahan iklim. Keberadaan peraturan tersebut tak lain untuk mendorong penciptaan keuangan berkelanjutan di sektor jasa keuangan yang mendukung keberlanjutan ekonomi, sosial, dan lingkungan hidup dalam pelaksanaan proses pembangunan di Indonesia.

Sebagai perusahaan yang berorientasi pada keberlanjutan, Bank Mandiri mendukung penuh penerapan keuangan berkelanjutan tersebut. Untuk itu, selain terus meningkatkan kinerja ekonomi (*profit*), Bank Mandiri secara simultan juga berupaya meningkatkan kinerja sosial (*people*) dan lingkungan (*planet*). Ketiganya sangat

Policies to Respond to Challenges in Fulfilling the Sustainability Strategy

In line with the global trend, namely the change in the development paradigm from only emphasizing economic growth (*greedy economy*) to development that emphasizes the importance of sustainability, namely maintaining harmony among the economy, society and the environment (*green economy*), Bank Mandiri participates in the carriage of change. To that end, Bank Mandiri consistently supported businesses that prioritize sustainability, namely meeting the needs of the present without compromising the ability of future generations to meet their needs.

Explanation of the Company's Sustainability Value

The values of sustainability have been inherent since the beginning of Bank Mandiri operations, as revealed in the Bank's mission. One of the missions of Bank Mandiri is to care for the interests of the community and the environment implemented by taking into account the interests of the community and the environment in every decision making. With this mission, in addition to striving as much as possible to gain profit, Bank Mandiri is committed to creating harmony in its relationship with society (*people*), as well as building concern for the environment (*planet*).

Furthermore, in an effort to support Bank Mandiri's transformation into a banking institution that pays attention to environmental, social and environmental aspects governance (LST), on 28 November 2018, the Bank has made adjustments to the scope of the Mission by incorporating ESG elements in a sustainable context as follows:

- Carry out operations and good corporate governance in banking operations and activities, and
- Contribute to sustainable growth by considering economic, environmental and social needs.

As a mission for the company, Bank Mandiri continues to socialize and internalize this sustainability value through various activities, both aimed at internal and external stakeholders. In line with the enactment of POJK No.51 / POJK, 03/2017, the existence of sustainability values at Bank Mandiri is getting stronger because it has become the spirit in the preparation of Bank Mandiri's Sustainable Finance Action Plan (RAKB).

Responses to Issues Related to the Implementation of Sustainable Finance

The implementation of Sustainable Finance as regulated in POJK No.52 / POJK.03 / 2017 is a concrete form of Indonesia's commitment to the international community by providing a source of funding to mitigate and adapt to climate change. The existence of these regulations is none other than encouraging the creation of sustainable finance in the financial services sector that supports economic, social and environmental sustainability in the implementation of the development process in Indonesia.

As a company that is oriented towards sustainability, Bank Mandiri fully supports the implementation of sustainable finance. For this reason, in addition to continuing to improve economic performance (*profit*), Bank Mandiri is simultaneously working to improve social performance (*people*) and the environment (*planet*). Bank Mandiri



diperhatikan oleh Bank Mandiri karena diyakini bahwa *profit*, *people*, dan *planet* merupakan faktor yang berpengaruh dalam mewujudkan kemajuan dan keberlanjutan Bank Mandiri.

Dalam penerapan keuangan berkelanjutan ada sejumlah isu yang mengemuka, antara lain, tersedianya sumber pendanaan untuk mencapai tujuan pembangunan berkelanjutan, pentingnya pengelolaan risiko sosial dan lingkungan hidup yang lebih baik, serta mengurangi kesenjangan sosial, kerusakan lingkungan, menjaga keanekaragaman hayati, serta mendorong pemanfaatan energi dan sumber daya alam secara efisien. Isu yang lain, terutama bagi lembaga jasa keuangan, adalah mengembangkan produk dan jasa keuangan yang menerapkan prinsip keuangan berkelanjutan.

Bank Mandiri telah merumuskan langkah-langkah dan kebijakan untuk menanggapi isu-isu terkait penerapan keuangan berkelanjutan tersebut. Antara lain, Bank Mandiri akan lebih selektif dan hati-hati dalam mengabulkan permintaan pinjaman (peminjaman yang bertanggung jawab). Dengan prinsip tersebut, dalam menetapkan target pasar, unit bisnis harus selalu memperhatikan bahwa Bank Mandiri memiliki kebijakan untuk menghindari pemberian kredit untuk proyek atau usaha yang jelas-jelas membahayakan lingkungan.

Di sisi lain, Bank Mandiri juga berkomitmen untuk menyalurkan kredit pada beberapa Kategori Kegiatan Usaha Berkelanjutan (KKUB). Sampai dengan Desember 2020, total pembiayaan Bank Mandiri pada sektor-sektor tersebut mencapai Rp 167.306 Miliar atau 21,9 % dari total kredit Bank Mandiri. Share Sustainable Portfolio Bank Mandiri tahun 2020 mengalami peningkatan 2.2% dari tahun 2019. Respons lain, seperti dimuat dalam RKAB 2020, Bank Mandiri juga terus melakukan inovasi dan pengembangan produk jasa keuangan dalam bentuk Sustainable/Green/Social Bonds, instrumen keuangan yang bersifat hutang, dimana hasil obligasi ini secara khusus akan disalurkan untuk membiayai atau membiayai kembali proyek yang berwawasan lingkungan (*green*), proyek pengembangan sosial (*social*) atau kombinasi keduanya (*sustainable*).

Sementara itu, untuk merespons isu terkait kesenjangan sosial, Bank Mandiri sejak awal beroperasi sudah menyelenggarakan berbagai program tanggung jawab sosial perusahaan (*Corporate Social Responsibility/CSR*). Di dalam program tersebut terdapat CSR unggulan saat ini, yang berdampak luas bagi pemberdayaan lingkungan dan ekonomi, yaitu Wirausaha Muda Mandiri, Mandiri Sahabatku, dan Rumah Kreatif BUMN, yang telah memenuhi konsep pembangunan berkelanjutan.

Komitmen dalam Menerapkan Keuangan Berkelanjutan

Sesuai dengan RKAB, komitmen Bank Mandiri terhadap penerapan keuangan berkelanjutan tahun 2020 dilakukan dengan menyusun 13 inisiatif program strategis, yang salah satunya adalah Penyusunan *Framework Sustainable/Green/Social Bonds*. Adapun 12 yang lainnya adalah Penyusunan Kebijakan Sektor Perkebunan Sawit & CPO; Penyusunan Kebijakan Sektor Jasa Konstruksi Infrastruktur; Penyusunan Kebijakan Sektor Energi & Air; Penyusunan Kebijakan Sektor Industri Makanan & Minuman; Inisiatif Energy & Water Efficiency, Gedung Ramah Lingkungan, dan Green Office; Inisiatif Aksi Ramah Lingkungan; Inisiatif Green Campaign; Inisiatif Disclosure pengelolaan Cyber Security dan Privacy & Data Security; Inisiatif Pemberdayaan Pengusaha Melalui Wirausaha Muda Mandiri (WMM); inisiatif Pemberdayaan UMKM Melalui Mandiri Rumah Kreatif BUMN; dan Inisiatif Branchless Banking dan Penyaluran KUM/KUR Komoditas.

pays close attention to all three of them because it is believed that profit, people and the planet are influential factors in realizing the progress and sustainability of Bank Mandiri.

In implementing sustainable finance, there are a number of issues that arise, among others, the availability of funding sources to achieve sustainable development goals, the importance of better social and environmental risk management, and reducing social inequality, environmental damage, protecting biodiversity, and encouraging energy and energy use and natural resources efficiently. Another issue, especially for financial service institutions, is developing financial products and services that apply the principles of sustainable finance.

Bank Mandiri has formulated steps and policies to respond to issues related to the implementation of sustainable finance. Among other things, Bank Mandiri will be more selective and careful in granting loan requests (responsible lending). With this principle, in setting target markets, business units must always pay attention to Bank Mandiri's policies to avoid extending credit for projects or businesses that are clearly harmful to the environment.

On the other hand, Bank Mandiri also committed to lending in several categories of Sustainable Business Activities (KKUB). As of December 2020, Bank Mandiri's total financing in these sectors reached IDR 167,306 billion or 21.9% of Bank Mandiri's total credit. Bank Mandiri's Sustainable Portfolio Share in 2020 increased by 2.2% from 2019. Another response, as stated in the 2020 RKAB, Bank Mandiri also continued to innovate and develop financial service products in the form of Sustainable / Green / Social Bonds, debt financial instruments, where the proceeds of these bonds was specifically channeled to finance or refinance projects that are environmentally healthy (green), social development projects (social) or a combination of both (sustainable).

Meanwhile, to respond to issues related to social inequality, Bank Mandiri since its inception had conducted various corporate social responsibility (CSR) programs. Within the program, there are current flagship CSR programs, which had a broad impact on environmental and economic empowerment, namely Mandiri Young Entrepreneurs, Mandiri Sahabatku, and SOEs Creative Homes, which fulfilled the concept of sustainable development.

Commitment in Implementing Sustainable Finance

In accordance with the RKAB, Bank Mandiri's commitment to the implementation of sustainable finance in 2020 was carried out by formulating 13 strategic program initiatives, one of which was the Formulation of Sustainable / Green / Social Bonds Frameworks. The 12 others are Palm Oil & CPO Plantation Sector Policy Formulation; Formulation of Infrastructure Construction Services Sector Policies; Energy & Water Sector Policy Formulation; Preparation of Food & Beverage Industry Sector Policy; Energy & Water Efficiency Initiatives, Environmentally Friendly Buildings, and Green Offices; Green Action Initiatives; Green Campaign Initiative; Cyber Security and Privacy & Data Security management disclosure initiatives; Entrepreneur Empowerment Initiatives through Independent Young Entrepreneurs (WMM); UMKM Empowerment initiatives through Independent BUMN Creative Homes; and Branchless Banking Initiatives and KUM / KUR Commodity Distribution.



Ke-13 inisiatif program strategis tersebut di atas berada naungan tiga pilar strategis RAKB, yaitu Pilar Sustainable Banking, Pilar Sustainable Operation, serta Pilar CSR & UMKM. Secara umum, di tengah pandemi Covid-19 yang belum tertangani hingga tahun berganti, semua inisiatif program strategis keuangan berkelanjutan tahun 2020 dapat diimplementasikan dengan baik. Dalam praktik, sebagai respons atas pandemi tersebut, Bank Mandiri melakukan penyesuaian-penyesuaian tertentu, di antaranya metode penyelenggaraan program diganti dengan sistem online, bukan tatap muka seperti tahun-tahun sebelumnya.

Pencapaian Kinerja Keberlanjutan

Komitmen dan kesungguhan seluruh Insan Bank Mandiri dalam mewujudkan inisiatif program-program strategis yang selaras dengan penerapan keuangan berkelanjutan membawa hasil sebagai berikut:

1. Pilar Sustainable Banking

Dalam pilar Sustainable Banking, Bank Mandiri fokus pada implementasi kebijakan Environmental Social & Governance (ESG) pada Sektor Industri yang menjadi prioritas di Segmen Corporate. Pada tahun 2020, Bank Mandiri melanjutkan implementasi piloting kebijakan ESG pada sektor prioritas Sawit & CPO dan memulai implementasi pilot pada sektor Konstruksi. Selain itu, Bank Mandiri juga berkomitmen untuk terus mengembangkan produk yang sejalan dengan prinsip berkelanjutan dimulai dengan pembuatan Sustainability/ Green/Social Bonds Framework sesuai ICMA Principle

The 13 strategic program initiatives mentioned above are under the auspices of the three strategic pillars of the RAKB, namely the Sustainable Banking Pillar, the Sustainable Operations Pillar, and the CSR & MSME Pillar. In general, in the midst of the Covid-19 pandemic which has not been resolved until the following year, all strategic sustainable finance program initiatives in 2020 can be implemented properly. In practice, as a response to the pandemic, Bank Mandiri made certain adjustments, among which the program delivery method that was replaced by an online system, not face-to-face like in previous years.

Achievement of Sustainability Performance

The commitment and sincerity of all Bank Mandiri personnel in realizing strategic program initiatives that are aligned with the implementation of sustainable finance brings the following results:

1. Sustainable Banking Pillars

In the Sustainable Banking pillar, Bank Mandiri focused on the implementation of Environmental Social & Governance (ESG) policies in the Industrial Sector which is a priority in the Corporate Segment. In 2020, Bank Mandiri will continue to pilot the ESG policy in the priority sectors of Palm Oil & CPO and begin pilot implementation in the construction sector. In addition, Bank Mandiri is also committed to continuing to develop products that are in line with the principles of sustainability, starting with the creation of the Sustainability / Green / Social Bonds Framework according to the ICMA Principle.

Implementasi kebijakan ESG dengan sektor industri prioritas di segmen Corporate Implementation of ESG policies with priority industrial sectors in the Corporate segment			
Sektor Sector	Aktivitas Activity	Pencapaian Achievement	
		2019	2020
Sawit & CPO Palm Oil & CPO	Capability Development	6 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri 6 workshops / FGDs to develop the internal capacity of Bank Mandiri	6 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri dengan melibatkan pihak eksternal seperti kesekretariatan ISPO 6 workshops / FGDs for the development of Bank Mandiri's internal capacity by involving external parties such as the ISPO secretariat
	ESG Policy	Implementasi terhadap 3 debitur pilot sektor Sawit & CPO atau sebesar 5,3% dari total debitur segmen Corporate untuk memperoleh lesson learnt atas penerapan Sustainable CPO Implementation of 3 pilot debtors in the Palm Oil & CPO sector or 5.3% of the total corporate segment debtors to get lessons learned on the implementation of Sustainable CPO	Implementasi terhadap 6 debitur pilot tambahan sektor Sawit & CPO untuk memperoleh lesson learnt terhadap penerapan Sustainable CPO Implementation of 6 additional pilot debtors in the Palm Oil & CPO sector to obtain lessons learned on the implementation of Sustainable CPO
		Peningkatan Jumlah Debitur ISPO Segmen Corporate sebanyak 63% secara tahunan Increase in the number of ISPO Debtors for the Corporate Segment by 63% on an annual basis	Debitur sektor Sawit & CPO segmen Corporate yang bersertifikasi ISPO masih relatif sama (5 deb melakukan pendaftaran di awal 2020) Debtors in the Palm & CPO sector in the Corporate segment who are ISPO certified are still relatively the same (5 debtors registered in early 2020)
Konstruksi Construction	Capability Development	Implementasi dimulai di 2020 Implementation began in 2020	2 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri 2 workshops / FGDs to develop the internal capacity of Bank Mandiri



Implementasi kebijakan ESG dengan sektor industri prioritas di segmen Corporate Implementation of ESG policies with priority industrial sectors in the Corporate segment			
Sektor Sector	Aktivitas Activity	Pencapaian Achievement	
		2019	2020
	ESG Policy		Implementasi terhadap 3 debitur pilot sektor Konstruksi untuk memperoleh lesson learnt terhadap penerapan Sustainable Construction Implementation of 3 pilot debtors in the Construction sector to get lessons learned about the implementation of Sustainable Construction
Sektor Lainnya Other Sectors	Capability Development		<ul style="list-style-type: none"> • 1x Workshop Sustainable Finance Awareness diikuti seluruh pegawai Bank Mandiri • 1x Workshop potensi pembiayaan Renewable Energy sebagai Penyelenggara bersama IKBI • 5x Workshop TCFD oleh KPMG Singapore diikuti pegawai Bank terpilih di Unit Bisnis, Risk, Strategic, Investor Relation, Jaringan Bisnis (MSCI 3.6) • 1x Sustainable Finance Awareness Workshop attended by all Bank Mandiri employees • 1x Workshop on potential Renewable Energy financing as a joint organizer with IKBI • 5x TCFD Workshop by KPMG Singapore attended by selected Bank employees in Business Units, Risk, Strategic, Investor Relations, Business Networks (MSCI 3.6)

Pengembangan Produk Keuangan Berkelanjutan (Sustainable Product) Sustainable Financial Product Development (Sustainable Product)			
Produk Product	Aktivitas Activity	Pencapaian Achievement	
		2019	2020
Green/ Social/ Sust. Bonds	Framework Development	Implementasi dimulai di 2020 Implementation began in 2020	Penyusunan Framework Internal, identifikasi eligible underlying asset & penelarasan kebijakan penerbitan sustainability bonds dalam Petunjuk Teknis Operasional (PTO) Preparation of the Internal Framework, identification of eligible underlying assets & alignment of policies for issuing sustainability bonds in the Operational Technical Guidelines (PTO)

2. Pilar Sustainable Operation

Bank Mandiri melakukan kegiatan operasional Bank secara berkelanjutan dengan menerapkan Program *Green Office* seperti penggantian lampu LED, peremajaan AC dan instalasi pengelolaan limbah (*water recycling*) pada gedung kantor eksisting Bank Mandiri. Selama tahun 2020, konsumsi energi listrik di 4 gedung Bank Mandiri (Gedung Plaza Mandiri Kantor Pusat, Gedung Sentra Mandiri, Gedung Menara Mandiri, dan Gedung Wisma Mandiri) mengalami penurunan sebesar 25,96% secara tahunan serta porsi penggunaan air daur ulang yang mencapai 25% dari total penggunaan air.

Komitmen Bank menerapkan *green office* juga terlihat pada implementasi Aksi Ramah Lingkungan yang awalnya hanya berfokus pada 4 kantor wilayah menjadi suatu gerakan yang meluas secara nasional di seluruh unit kerja Bank Mandiri. Gerakan ini didorong oleh formalisasi arahan Manajemen kepada seluruh unit untuk menerapkan less paper, less plastic, less energy consumption dan waste recycle.

2. Pillars of Sustainable Operation

Bank Mandiri conducted the Bank's operational activities in a sustainable manner by implementing the Green Office Program such as replacing LED lights, rejuvenating air conditioners and installing waste management (*water recycling*) in the existing Bank Mandiri office building. During 2020, the consumption of electrical energy in 4 Bank Mandiri buildings (Plaza Mandiri Head Office, Sentra Mandiri Building, Menara Mandiri Building, and Wisma Mandiri Building) decreased by 25.96% on an annual basis and the portion of recycled water usage reached 25. % of total water usage.

The Bank's commitment to implementing a green office is also evident in the implementation of Eco-Friendly Action which initially only focused on 4 regional offices, becoming a movement that spreads nationally across all Bank Mandiri work units. This movement was driven by the formalization of Management's directives to all units to implement less paper, less plastic, less energy consumption and waste recycle.



Sementara itu, implementasi program privacy & data security bis berjalan dengan sangat baik, bahkan mampu melebihi target.

3. Pilar Sustainability CSR & Financial Inclusion

Untuk pilar ini, Bank Mandiri telah melaksanakan beberapa program CSR yang memenuhi konsep pembangunan berkelanjutan dengan fokus pemberdayaan masyarakat dan lingkungan. Pada tahun pelaporan, Bank Mandiri mengembangkan spirit entrepreneurship kepada lebih dari 1.000 PMI di program Mandiri Sahabatku, sehingga total PMI yang dibina mencapai lebih dari 14.857 PMI. Melalui program WMM, pada periode ini Bank Mandiri berhasil meng-encourage 11.000 calon pengusaha dan pengusaha muda sebagai peserta WMM (pencapaian 441% dari target 2.500 peserta). Inovasi yang dilakukan pada periode ini adalah dengan memberi kesempatan bagi calon pengusaha ikut berkompetisi dengan memaparkan business plan di 5 bidang usaha: Boga, Teknologi, Kreatif, Sosial dan Industri Perdagangan Jasa

Bank Mandiri juga mengembangkan 22 Rumah Kreatif BUMN (RKB) yang tersebar di berbagai wilayah Indonesia sebagai tempat pembinaan dan pelatihan bagi UMKM Lokal. Sepanjang tahun 2020, RKB telah berhasil melakukan 1.204 pelatihan bagi 13.351 UMKM Lokal yang dibina oleh Mandiri RKB. Pembinaan tersebut difokuskan untuk mencetak UMKM yang modern, digital dan mampu berusaha secara online. Tercatat terdapat 3.384 UMKM binaan RKB yang dapat listing usaha di platform e-commerce dengan 6.6574 jumlah transaksi dan gross sales sebesar Rp 1,72 Miliar.

Selanjutnya ditahun 2020, Bank Mandiri tetap melanjutkan Program Branchless banking, dengan berhasil meningkatkan 72.371 agen branchless banking (selanjutnya disebut Agent Mandiri) melampaui target akuisisi yang sebesar 56 ribu agent. Pada Program penyaluran KUR Komoditas tertentu, Bank Mandiri telah menyalurkan Kredit Usaha Rakyat (KUR) komoditas pangan utama yaitu Padi, Jagung, Edamame termasuk KUR Nelayan mencapai Rp 1.161 Miliar.

Tantangan yang Dihadapi dalam Penerapan Keuangan Berkelanjutan.

Dalam pelaksanaan inisiatif program-program strategis di 3 pilar strategis Keuangan Berkelanjutan, Bank Mandiri akan dihadapkan pada berbagai tantangan. Oleh karena itu, dalam penyusunan program aksi, Bank Mandiri telah mengidentifikasi berbagai tantangan yang dihadapi di setiap program aksi dan langkah mitigasi yang dilakukan untuk meminimalkan dampak jika kendala tersebut muncul. Tantangan selama tahun 2020 dan langkah mitigasi untuk tahun 2021 secara lengkap disampaikan RKAB 2021 – 2025.

Sekadar contoh, dari hasil penerapan program kebijakan sektor perkebunan sawit & CPO pada 3 debitur percontohan di tahun 2019 dan 6 debitur percontohan tambahan di tahun 2020, terdapat beberapa tantangan yang dihadapi debitur dan Bank, antara lain, nasabah mungkin kurang menyadari isu-isu dan risiko terkait LST dalam operasi bisnisnya; beberapa nasabah mungkin mengalami kendala dalam memperoleh komitmen dari Lembaga Sertifikasi ISPO yang disebabkan oleh kondisi pandemi Covid-19 dan verifikasi ke lokasi usaha kebun atau pengolahan nasabah; beberapa nasabah mungkin mengalami kendala dalam memperoleh sertifikasi ISPO yang disebabkan oleh keterbatasan sidang ISPO dan lamanya proses sertifikasi.

Meanwhile, the implementation of the bus privacy & data security program went very well, even exceeding the target.

3. CSR Sustainability & Financial Inclusion Pillars

For this pillar, Bank Mandiri implemented several CSR programs that fulfill the concept of sustainable development with a focus on community empowerment and the environment. In the reporting year, Bank Mandiri developed an entrepreneurial spirit for more than 1,000 PMIs in the Mandiri Sahabatku program, bringing the total number of PMIs coached to more than 14,857 PMIs. Through the WMM program, during this period Bank Mandiri succeeded in encouraging 11,000 prospective entrepreneurs and young entrepreneurs to participate in WMM (441% achievement of the target of 2,500 participants). Innovations made during this period were to provide opportunities for prospective entrepreneurs to compete by presenting business plans in 5 business fields: Catering, Technology, Creative, Social and Service Trade Industries.

Bank Mandiri also developed 22 SOEs Creative Houses (RKB) spreading across various regions of Indonesia as a place for coaching and training for local MSMEs. Throughout 2020, RKB successfully conducted 1,204 trainings for 13,351 local MSMEs that were fostered by Mandiri RKB. The coaching focused on producing MSMEs that were modern, digital and capable of doing business online. There were 3,384 MSMEs assisted by RKB that could list businesses on the e-commerce platform with 6,6574 total transactions and gross sales of IDR 1.72 billion.

Furthermore, in 2020, Bank Mandiri continued the Branchless banking program, successfully increasing 72,371 branchless banking agents (hereinafter referred to as Agent Mandiri), exceeding the acquisition target of 56 thousand agents. In the KUR Commodity distribution program, Bank Mandiri distributed People's Business Credit (KUR) for main food commodities, namely Rice, Corn, Edamame including Fishermen's KUR, reaching IDR 1,161 billion.

Challenges Faced in the Implementation of Sustainable Finance.

In implementing strategic program initiatives in the 3 strategic pillars of Sustainable Finance, Bank Mandiri faced with various challenges. Therefore, in preparing the action program, Bank Mandiri identified various challenges faced in each action program and mitigation measures taken to minimize the impact if these obstacles arised. The challenges for 2020 and mitigation measures for 2021 are fully presented in the RKAB 2021 - 2025.

As an example, from the results of the implementation of the palm oil sector policy program & CPO for 3 pilot debtors in 2019 and additional 6 pilot debtors in 2020, there were several challenges faced by debtors and the Bank, among other things: customers may be less aware of the issues and risks associated with ESG in their business operations; some customers may experience difficulties in obtaining commitment from the ISPO Certification Body due to conditions the COVID-19 pandemic and verification to the location of the customer's plantation or processing business; some customers may experience difficulties in obtaining ISPO certification due to the limitations of the ISPO trial and the length of the certification process.



Penerapan Keuangan Berkelanjutan

Keuangan berkelanjutan tidak lain adalah dukungan komprehensif dari Bank Mandiri untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial dan lingkungan. Sebagai salah satu lembaga perbankan terbesar di Indonesia, Bank Mandiri mendukung sepenuhnya penerapan keuangan berkelanjutan tersebut. Selain melalui berbagai inisiatif program strategis sebagaimana disampaikan dalam RKAB, Bank Mandiri juga menerapkan keuangan berkelanjutan pada setiap aspek operasional usaha meliputi ekonomi, sosial dan lingkungan, sebagaimana konsep *Triple Bottom Line* atau the 3P (*Profit, People, Planet*). Selama tahun 2020, pencapaian ketiga aspek memerlukan usaha dan kerja keras sejalan dengan terjadinya pandemi Covid-19 yang berkepanjangan.

Pencapaian Kinerja Penerapan Keuangan Berkelanjutan

Selama tahun 2020, di tengah kondisi perekonomian yang sangat tidak menguntungkan akibat pandemi Covid-19, segenap insan Bank Mandiri telah berupaya secara sungguh-sungguh untuk mewujudkan target-target dalam Rencana Bisnis Bank (RBB) maupun dalam RAKB. Secara khusus, terkait kinerja ekonomi, pencapaian Bank Mandiri mengalami kontraksi dibanding tahun sebelumnya.

Pendapatan bunga dan syariah bersih turun sebesar Rp4,2 triliun atau 4,59% menjadi Rp87,32 triliun dibanding tahun 2019, yang mencapai Rp91,52 triliun. Sementara itu, penyaluran kredit Bank Mandiri terkontraksi 1,61%. Sedangkan likuiditas bank sangat longgar ditandai dengan penghimpunan Dana Pihak Ketiga yang tumbuh 12,24% YoY.

Adapun laba bersih tahun 2020 tercatat sebesar Rp17,65 triliun, turun Rp10,81 triliun atau 37,98% secara tahunan (yoy) dibanding tahun 2019, yang mencapai Rp28,46 triliun. Pencapaian laba bersih tersebut didorong oleh pertumbuhan fee based income yang naik 4,9% yoy menjadi Rp 28,7 triliun, dengan salah satu penyumbang utama adalah pendapatan dari transaksi online. Per 31 Desember 2020, frekuensi transaksi aplikasi Mandiri Online mencapai lebih dari 600 juta transaksi dengan nilai transaksi mencapai lebih dari 1.000 triliun.

Prestasi dan Tantangan Selama Periode Pelaporan

Pandemi Covid-19, yang diikuti dengan sejumlah kebijakan pemerintah untuk mengendalikan laju penyebaran virus tersebut, termasuk terbitnya kebijakan Pembatasan Sosial Berskala Besar, merupakan tantangan tersendiri bagi Bank Mandiri. Untuk merespons kondisi itu, Bank Mandiri telah mengambil berbagai kebijakan strategis dan penyesuaian-penyesuaian tertentu.

Bermodal kesungguhan dan komitmen untuk bekerja keras dalam kondisi apapun, Bank Mandiri berhasil melalui tahun 2020 dengan baik. Bahkan, selama masa sulit tersebut, pengelolaan Bank Mandiri masih mampu mencatatkan sejumlah prestasi dari pihak eksternal. Per 31 Desember 2020, setidaknya Bank Mandiri meraih lebih dari 50 penghargaan dari berbagai lembaga dengan beragam kategori, seperti penerapan tata kelola perusahaan yang baik, CSR, Bisnis, Treasury, Bidang Teknologi Informasi, e-Banking dan Media Sosial, dan Human Capital.

Sustainable Finance Applications

Sustainable finance becomes nothing but comprehensive support from Bank Mandiri for sustainable growth that results from harmony between economic, social and environmental interests. As one of the largest banking institutions in Indonesia, Bank Mandiri fully supports the implementation of sustainable finance. Apart from various strategic program initiatives as stated in the RKAB, Bank Mandiri also implemented sustainable finance in every aspect of business operations including economy, social and environment, as in the Triple Bottom Line or the 3P (*Profit, People, Planet*) concept. During 2020, the achievement of these three aspects required effort and hard work in line with the prolonged COVID-19 pandemic.

Achievement of Sustainable Finance Implementation Performance

During 2020, amidst extremely unfavorable economic conditions due to the COVID-19 pandemic, all Bank Mandiri employees made serious efforts to realize the targets in the Bank Business Plan (RBB) and in the RAKB. In particular, with regard to economic performance, Bank Mandiri's achievements contracted compared to the previous year.

Net interest and sharia income decreased by IDR4.2 trillion or 4.49% to IDR87.32 trillion compared to 2019, which reached IDR91.52 trillion. Meanwhile, Bank Mandiri lending contracted 1.61%. Meanwhile, bank liquidity was very loose as indicated by the accumulation of Third Party Funds which grew by 12.24% YoY.

The net profit in 2020 was recorded at IDR17.65 trillion, down IDR10.81 trillion or 37.98% on an annual basis (yoy) compared to 2019, which reached IDR28.46 trillion. The net profit achievement was driven by growth in fee-based income which rose by 4.9% yoy to Rp 28.7 trillion, with one of the main contributors being income from online transactions. As of December 31, 2020, the frequency of Mandiri Online application transactions reached more than 600 million transactions with transaction values reaching more than 1,000 trillion.

Achievements and Challenges During the Reporting Period

The COVID-19 pandemic, which was followed by a number of government policies to control the spread of the virus, including the issuance of a Large-Scale Social Restriction policy, became a challenge for Bank Mandiri. To respond to this condition, Bank Mandiri took various strategic policies and certain adjustments.

With the sincerity and commitment to work hard in any condition, Bank Mandiri succeeded through 2020 well. In fact, during this difficult period, the management of Bank Mandiri was still able to record a number of achievements from external parties. As of December 31, 2020, at least Bank Mandiri achieved more than 50 awards from various institutions with various categories, such as the implementation of good corporate governance, CSR, Business, Treasury, Information Technology, e-Banking and Social Media, and Human Capital.



Strategi Pencapaian Target

Virus corona yang pertama kali terdeteksi keberadaannya di Indonesia pada Maret 2020, dan selanjutnya menyebar ke seantero negeri sehingga memicu pandemi, merupakan situasi yang tak pernah terbayangkan sebelumnya. Dampak pandemi yang begitu besar di semua sektor, termasuk industri perbankan, mendorong Bank Mandiri mencari dan merumuskan berbagai strategi guna mewujudkan target-target yang telah ditetapkan dalam RBB dan RAKB Tahun 2020.

Pengelolaan Risiko Atas Penerapan Keuangan Berkelanjutan

Dalam menjalankan bisnis dan mewujudkan target dalam RBB dan RAKB, Bank Mandiri menghadapi berbagai risiko yang berpotensi menghambat tercapainya target-target tersebut. Untuk meminimalkan dampak atas risiko, diperlukan pengelolaan risiko secara komprehensif dan terintegrasi dengan penguatan pada aspek pengendalian internal. Untuk keperluan itu, Bank Mandiri telah menerapkan system pengendalian internal dengan “three line of defense” sesuai *international best practices* untuk mengelola issue ESG. Pertama, pengendalian risiko secara first line of defense oleh unit kerja yang melaksanakan proses bisnis. Kedua, pengendalian risiko secara second line of defense oleh unit kerja yang memiliki fungsi manajemen risiko dan independen dari unit kerja yang melaksanakan proses bisnis. Ketiga, pengendalian risiko secara third line of defense oleh unit kerja yang melaksanakan fungsi audit internal guna memastikan kegiatan pengendalian risiko dilaksanakan secara efektif.

Selama tahun 2020, dengan tetap memperhatikan aspek kehati-hatian dan prinsip tata kelola yang baik, Bank Mandiri telah berupaya secara optimal melakukan pengendalian risiko dengan 3 (tiga) tahapan tersebut. Upaya itu membawa hasil dengan kemampuan Bank Mandiri mencatatkan kinerja positif, meski pencapaiannya mengalami kontraksi dibanding tahun sebelumnya. Pencapaian tersebut masih cukup sehat di tengah fokus Bank Mandiri menyelamatkan debitur terdampak Covid-19 lewat restrukturisasi kredit.

Per 31 Desember 2020, Bank Mandiri melakukan restrukturisasi kredit lebih dari 300 ribu rebitur terdampak COVID-19. Adapun baki debit kredit restrukturisasi COVID-19 adalah sebesar Rp102,03 triliun.

Pemanfaatan Peluang dan Prospek Usaha

Komitmen pemerintah untuk menangani pandemi Covid-19 dengan berbagai kebijakan, terutama pemberian vaksin yang dimulai pada pertengahan Januari 2021, menumbuhkan optimisme bagi banyak kalangan. Dengan vaksinasi yang terus dikebut diharapkan memunculkan herd immunity sehingga pelan-pelan mobilitas sosial menjadi normal, dan roda perekonomian kembali berderak.

Dengan penanganan terbaik, sejumlah lembaga ekonomi dunia memperkirakan pertumbuhan ekonomi Indonesia tahun 2022 akan tumbuh positif. Dana Moneter Internasional (IMF) misalnya, memperkirakan laju perekonomian Indonesia akan tumbuh di kisaran 4,8 persen pada tahun 2021. Sementara itu, Bank Dunia memprediksi pertumbuhan ekonomi Indonesia pada tahun 2021 adalah tumbuh positif 4,4 persen. Tumbuhnya perekonomian Indonesia otomatis akan membuat berbagai sektor dan lapangan usaha ikut tumbuh, termasuk sektor perbankan.

Bagi Bank Mandiri, prediksi optimistis terkait pertumbuhan ekonomi tersebut merupakan kabar baik. Untuk itu, Bank Mandiri telah menentukan sejumlah target sebagaimana dimuat dalam RBB Tahun 2022, dan RAKB Tahun 2021.

Target Achievement Strategy

The corona virus, which was first detected in Indonesia in March 2020, and then spread throughout the country, triggering a pandemic, caused a situation that could not have been imagined before. The huge impact of the pandemic in all sectors, including the banking industry, prompted Bank Mandiri to seek and formulate various strategies to realize the targets set in the RBB and RAKB 2020.

Risk Management for the Implementation of Sustainable Finance

In running its business and realizing the targets in the RBB and RAKB, Bank Mandiri faced various risks that could potentially hinder the achievement of these targets. To minimize the impact on risk, it is necessary to manage risk comprehensively and integrated with strengthening aspects of internal control. For this purpose, Bank Mandiri implemented an internal control system with “three lines of defense” according to international best practices for managing ESG issues. First, risk control using the first line of defense by the work units that carry out business processes. Second, risk control on a second line of defense by a work unit that had a risk management function and is independent from the work unit that carries out business processes. Third, risk control in the third line of defense by work units that carried out the internal audit function to ensure that risk control activities are carried out effectively.

During 2020, while still paying attention to the aspects of prudence and the principles of good governance, Bank Mandiri made efforts to optimally control risk with these 3 (three) stages. These efforts brought results with Bank Mandiri’s ability to record positive performance, even though its achievement had contracted compared to the previous year. This achievement was still quite healthy amidst Bank Mandiri’s focus on saving borrowers affected by COVID-19 through credit restructuring.

As of December 31, 2020, Bank Mandiri had restructured the credit of more than 300 thousand debtors affected by COVID-19. The COVID-19 restructuring credit balance amounted to IDR102.03 trillion.

Utilization of Business Opportunities and Prospects

The government’s commitment to dealing with the COVID-19 pandemic with various policies, especially vaccines starting in mid-January 2021, raised optimism for many parties. With vaccinations that are continuously being rushed, it is hoped that the herd immunity will be created so that gradually social mobility will return to normal, and the wheels of the economy will start to crack.

With the best treatment, a number of world economic institutions predict that Indonesia’s economic growth in 2022 will grow positively. The International Monetary Fund (IMF), for example, estimated that the rate of Indonesia’s economy would grow in the range of 4.8 percent in 2021. Meanwhile, the World Bank predicts that Indonesia’s economic growth in 2021 will have a positive growth of 4.4 percent. The growth of the Indonesian economy will automatically cause various sectors and business fields to grow, including the banking sector.

For Bank Mandiri, this optimistic prediction regarding economic growth is good news. To that end, Bank Mandiri has set a number of targets as contained in the RBB for 2022, and the RAKB for 2021.



Situasi Eksternal Ekonomi, Sosial, dan Lingkungan Hidup yang Mempengaruhi Keberlanjutan

Pandemi Covid-19 selama tahun 2020 sangat memukul industri perbankan, termasuk Bank Mandiri. Apalagi, hingga tahun berganti, penyebarannya belum bisa ditangani dengan baik. Sembari terus mendukung langkah-langkah pemerintah, Bank Mandiri telah mengambil berbagai kebijakan strategis agar operasional dan pelayanan tetap berjalan, sekaligus terus berupaya agar target-target yang telah ditetapkan bisa tercapai.

Kebijakan strategis itu, antara lain, memperkuat likuiditas, menunda aksi korporasi, fokus pada inti bisnis dan menysar UMKM. Sementara itu, dari sisi operasional, Bank Mandiri melakukan sejumlah penyesuaian, seperti pemangkasan jam pelayanan. Di sisi lain, kebijakan tersebut diikuti dengan kesiapan Bank Mandiri memberikan pelayanan melalui solusi perbankan digital, antara lain Mandiri Online, Mandiri Internet Bisnis maupun Mandiri Cash Management bagi nasabah perusahaan-perusahaan.

Melalui Mandiri Online, nasabah dapat melakukan berbagai transaksi keuangan. Mulai dari transfer, pembayaran-pembayaran baik itu pajak, BPJS, telepon, kartu kredit, pembelian pulsa, token PLN, membuka rekening deposito dan transaksi lainnya. Selain itu, masyarakat juga sudah bisa melakukan pembukaan rekening tabungan Bank Mandiri tanpa harus ke kantor cabang, yaitu melalui scan QR atau klik join.bankmandiri.co.id.

Berbagai kebijakan strategis dan penyesuaian-penyesuaian yang diambil tersebut terbukti efektif dan membuat Bank Mandiri tetap mencatatkan kinerja positif. Penyesuaian kebijakan strategis yang diambil Bank Mandiri tersebut juga membawa hasil dengan tercapainya target-target berbagai inisiatif program strategis keuangan berkelanjutan sebagaimana disampaikan dalam RAKB tahun 2020.

Penutup

Keberhasilan Bank Mandiri melalui tahun 2020 yang penuh tantangan dengan membukukan kinerja positif, termasuk dalam penerapan berbagai program keuangan berkelanjutan, merupakan hasil kerja keras dan dukungan dari segenap pemangku kepentingan. Untuk itu, kami mengucapkan terima kasih dan apresiasi yang sebesar-besarnya. Kami berharap, kerja sama dan dukungan serupa tetap diberikan sehingga Bank Mandiri terus tumbuh, berkembang dan berkelanjutan, serta mampu memberikan pelayanan terbaik di tengah persaingan industri perbankan yang kian ketat.

External Economic, Social, and Environmental Situations Affecting Sustainability

The COVID-19 pandemic during 2020 severely hit the banking industry, including Bank Mandiri. Moreover, until the years changed, its spread had not been handled properly. While continuing to support the government's steps, Bank Mandiri took various strategic policies to keep operations and services running, while at the same time continuing to strive so that the targets that have been set can be achieved.

These strategic policies were to strengthen liquidity, postpone corporate actions, focus on core businesses and target MSMEs. Meanwhile, from an operational perspective, Bank Mandiri made a number of adjustments, such as cutting service hours. On the other hand, this policy was followed by the readiness of Bank Mandiri to provide services through digital banking solutions, including Mandiri Online, Mandiri Internet Bisnis and Mandiri Cash Management for corporate customers.

Through Mandiri Online, customers could make various financial transactions. Starting from transfers, payments be it taxes, BPJS (National Health Insurance), telephone, credit cards, credit purchases, PLN tokens, opening deposit accounts and other transactions. In addition, the public could also open a Bank Mandiri savings account without having to go to a branch office, namely through a QR scan or click join.bankmandiri.co.id.

The various strategic policies and adjustments taken had proven to be effective and have kept Bank Mandiri on track with positive performance. The strategic policy adjustments taken by Bank Mandiri also brought results by achieving the targets for various strategic sustainable finance program initiatives as stated in the 2020 RAKB.

Closing

The success of Bank Mandiri through 2020 which was full of challenges posted positive performance, including in the implementation of various sustainable finance programs. It was the result of hard work and support from all stakeholders. For that, we would like to express our deepest gratitude and appreciation. We hope that the same cooperation and support will continue so that Bank Mandiri will continue to grow, develop and sustainably be able to provide the best service in the midst of increasingly tight competition in the banking industry.

Atas Nama Direksi
On behalf of the Board of Directors,
Jakarta, Februari 2021
Jakarta, February 2021

Darmawan Junaidi

Direktur Utama
President Director

Tanggung Jawab Atas Laporan Keberlanjutan ^[G.2]

Responsibility on Sustainable Report

Dewan Komisaris dan Direksi PT Bank Mandiri (Persero) Tbk. telah mengevaluasi dan menyatakan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan ini termasuk laporan keuangan dan informasi lain yang terkait.

Jakarta, 19 Februari 2021

Direksi / Board of Directors



Darmawan Junaidi

Direktur Utama
President Director



Alexandra Askandar

Wakil Direktur Utama
Vice President Director



Ahmad Siddik Badruddin

Direktur Manajemen Risiko
Director of Risk Management



Rico Usthavia Frans

Direktur Information Technology
Director of Information Technology



Agus Dwi Handaya

Direktur Kepatuhan & SDM
Director of Compliance & HR



Panji Irawan

Direktur Treasury & International Banking
Director of Treasury & International Banking



Riduan

Direktur Commercial Banking
Director of Commercial Banking



Aquarius Rudianto

Direktur Jaringan & Retail Banking
Director of Network & Retail Banking



Toni E. B. Subari

Direktur Operation
Director of Operation



Susana Indah K. Indriati

Direktur Corporate Banking
Director of Corporate Banking



Rohan Hafas

Direktur Hubungan Kelembagaan
Director of Institutional Relations



Sigit Prastowo

Direktur Keuangan & Strategi
Director of Finance & Strategy

The Board of Commissioners and Directors of PT Bank Mandiri (Persero) Tbk. has evaluated and declared to be completely responsible upon the rightousness of this Sustainable Report including the financial report as well as other related informations

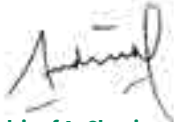
Jakarta, February 19, 2021

Dewan Komisaris / Board of Commissioners



M. Chatib Basri

Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner



Andrinof A. Chaniago

Wakil Komisaris Utama/Komisaris Independen
Vice President Commissioner/Independent Commissioner



Mohamad Nasir

Komisaris Independen
Independent Commissioner



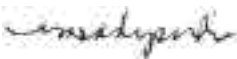
Boedi Armanto

Komisaris Independen
Independent Commissioner



Loeke Larasati Agoestina

Komisaris Independen
Independent Commissioner



Ardan Adiperdana

Komisaris
Commissioner



Rionald Silaban

Komisaris
Commissioner



Faried Utomo

Komisaris
Commissioner



Arif Budimanta

Komisaris
Commissioner



Nawal Nely

Komisaris
Commissioner



Strategi Keberlanjutan ^[A.1]

Sustainable Strategy ^[A.1]

Pada RAKB ini, Bank Mandiri memastikan agar kebijakan, proses, serta aktivitas jangka panjang selaras dengan prinsip keuangan berkelanjutan yang meliputi struktur tata kelola, visi/misi/spirit, rencana aksi, serta unit yang terlibat hingga 5 tahun ke depan.

In this Sustainable Finance Action Plan, Bank Mandiri ensures that long-term policies, processes, and activities are in line with the principles of sustainable finance, which include governance structure, vision / mission / spirit, action plans, and units involved for the next 5 years.







Bank Mandiri Menuju Perbankan Berkelanjutan

Bank Mandiri Towards Sustainable Banking

Pengantar

Bank Mandiri sebagai Lembaga Jasa Keuangan memiliki peran yang sangat penting bagi kelestarian lingkungan karena sebagai pengelola dana masyarakat, Bank Mandiri akan menjadi salah satu lembaga pembiayaan yang dituju oleh para debitur. Nasabah debitur datang dari berbagai kalangan dengan beragam tujuan, sehingga Bank Mandiri dituntut untuk bisa menyeleksi secara ketat penyaluran dana kepada pembiayaan yang tidak disalahgunakan oleh nasabah untuk kegiatan yang merusak lingkungan. Inilah yang menjadi landasan pemikiran bagi Bank Mandiri, bahwa rekam jejak (*footprint*) *Environmental Social & Governance* (ESG) meluas hingga kegiatan bisnis dan portofolio Bank. Tanpa kebijakan yang tegas, maka prinsip *sustainable finance* yang selama ini berupaya diterapkan Bank Mandiri menjadi pertaruhan. (SUSBA 1.1.1.2)

Melalui penerapan *sustainable finance*, Bank Mandiri mendukung terlaksananya pembangunan berkelanjutan, yakni usaha pembangunan yang didasari tiga aspek orientasi, yaitu *profit* (keuntungan), *people* (hubungan sosial masyarakat), serta *planet* (perlindungan terhadap sumber daya alam dan lingkungan hidup). Sesuai ketentuan Otoritas Jasa Keuangan (OJK), *sustainable finance* memiliki 5 (lima) dimensi, yaitu pencapaian keunggulan industri, sosial, dan ekonomi dalam rangka mengurangi ancaman pemanasan global serta pencegahan terhadap permasalahan lingkungan hidup dan sosial lainnya; pergeseran target menuju ekonomi rendah karbon yang kompetitif; promosi investasi ramah lingkungan hidup di berbagai sektor usaha/ekonomi, dan pemberian dukungan pada prinsip pembangunan Indonesia 4P (*pro-growth, pro-jobs, pro poor, dan pro-environment*). (SUSBA 1.1.1.5)

Dengan paradigma seperti itu, maka Bank Mandiri mendukung program-program pembiayaan dan investasi yang berkelanjutan/ atau tidak merusak lingkungan. Misalnya, pembiayaan proyek biogas, *microhydro*, pembangkit listrik tenaga air, tenaga surya, tenaga angin, pertanian organik, dan sebagainya.

Bank Mandiri menyadari bahwa dampak perubahan iklim akibat kenaikan suhu global di bawah 2°C, dapat mempengaruhi keberlanjutan masa depan sehingga merespons tantangan tersebut dengan berkomitmen menerapkan *sustainable finance* dalam menjalankan aktivitas. Semangat untuk menerapkan *sustainable finance* merupakan bentuk dukungan konkret Bank Mandiri terhadap *Paris Agreement* yang telah ditandatangani pemerintah Indonesia pada UU/No. 16/2016 tentang Pengesahan Persetujuan Paris atas Konvensi Kerangka Kerja PBB mengenai Perubahan Iklim. Piagam Pengesahan Persetujuan Paris atas Konvensi Kerangka Kerja PBB mengenai Perubahan Iklim telah diserahkan oleh Wakil Tetap Republik Indonesia ke PBB pada 31 Oktober 2016.

Introduction

Bank Mandiri as a Financial Services Institution has a very important role for environmental sustainability because as the manager of public funds, Bank Mandiri becomes one of the financing institutions targeted by debtors. Debtor customers come from various circles with various purposes, so that Bank Mandiri is required to be able to strictly select the distribution of funds to financing that is not misused by customers for activities that damage the environment. This is the basis of thought for Bank Mandiri, that the Environmental Social & Governance (ESG) footprint extends to business activities and the Bank's portfolio. Without a firm policy, the principle of sustainable finance that Bank Mandiri has been trying to implement is at stake. (SUSBA 1.1.1.2)

Through the implementation of sustainable finance, Bank Mandiri supports the implementation of sustainable development, namely development efforts based on three aspects of orientation, namely profit, people (community social relations), and the planet (protection of natural resources and the environment). In accordance with the provisions of the Financial Services Authority (OJK), sustainable finance has 5 (five) dimensions, namely the achievement of industrial, social and economic excellence in order to reduce the threat of global warming and prevent other environmental and social problems; shifting targets towards a competitive low-carbon economy; promoting environmentally friendly investment in various business / economic sectors, and providing support for the implementation of the 4P development principles in Indonesia (*pro-growth, pro-jobs, pro poor, and pro-environment*). (SUSBA 1.1.1.5)

With such a paradigm, Bank Mandiri supported financing and investment programs that were sustainable / or did not damage the environment, for example, financing projects for biogas, microhydro, hydroelectric power, solar power, wind power, organic agriculture, and so on.

Bank Mandiri realizes that the impact of climate change due to rising global temperatures below 2 ° C, could affect future sustainability so it responds to these challenges by committing to implementing sustainable finance in carrying out activities. The enthusiasm for implementing sustainable finance is a form of Bank Mandiri's concrete support for the Paris Agreement that has been signed by the Indonesian government in Law / No. 16/2016 on Ratification of the Paris Agreement to the United Nations Framework Convention on Climate Change. The Charter for Ratification of the Paris Agreement on the United Nations Framework Convention on Climate Change has been submitted by the Permanent Representative of the Republic of Indonesia to the UN on October 31, 2016.



Sebagai bentuk komitmen awal dukungan terhadap Paris Agreement, di tahun 2015 Bank Mandiri menjadi bagian dari 8 bank “*First Movers on Indonesia Sustainable Banking*” yang digagas oleh OJK dan menjadikan hal ini sebagai tonggak awal perjalanan penerapan prinsip ESG dalam aktivitas sebagai LJK. (SUSBA 1.1.1.8) Langkah awal perjalanan Bank Mandiri menerapkan prinsip ESG dilakukan melalui *capability development* terkait Keuangan Berkelanjutan, penyaluran pembiayaan berwawasan ESG, membangun ESG Governance, serta pengelolaan *cyber security* (*Data Privacy & IT Security*). Langkah awal tersebut dituangkan dalam *Sustainable Finance Action Plan* (SFAP) di tahun 2018 sesuai POJK No.51/POJK.03/2017 tentang “Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, Perusahaan Publik”.

Selanjutnya, Bank Mandiri bersama bank Perintis *Sustainable Bank* di Indonesia dengan dukungan dari OJK dan WWF Indonesia mendukung terbentuk wadah komunikasi integrasi penerapan *sustainable finance* yaitu IKBI pada tanggal 31 Mei 2018 di Jakarta. (SUSBA 1.1.1.8) Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) merupakan forum terbuka yang bertujuan untuk mendukung penerapan norma keuangan berkelanjutan yang efektif dan inklusif. IKBI diharapkan dapat membangun peluang bisnis dan sinergi di antara para anggotanya dalam mendukung upaya pemerintah terkait penanggulangan perubahan iklim dan SDGs. Sebagai salah satu pendiri IKBI, Bank Mandiri mendukung inisiatif forum dan mengambil bagian menjadi Pengurus Divisi Pendidikan. Secara khusus, kompetensi yang disasar adalah kemampuan Bank dalam mengelola aspek ESG dalam keputusan bisnisnya dan peningkatan porsi pembiayaan pada kegiatan bisnis yang berkelanjutan. (SUSBA 1.1.2.2)

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ESG Related Unit Bank Mandiri secara rutin, melaporkan kepada RMPC (board level) atas pencapaian implementasi RAKB, kendala implementasi, *issue & concern Stakeholder* terhadap ESG, serta penyusunan RAKB lima tahun kedepan. ESG Related Unit melibatkan Divisi Credit Risk Portofolio, Divisi Corporate & GVI, Divisi Corporate Risk, Divisi Strategy & Performance, Divisi Corporate Secretary, Divisi Policy, Divisi Wholesale Risk Solution, Divisi Market Risk, Divisi Treasury, Divisi Distribution Strategy, Divisi Micro Development Agent Bank, Divisi Corporate Real Estate, Divisi HC Engagement, Divisi CISO dan Divisi Mandiri University. Adapun implementasi RAKB diawasi langsung oleh Direktur Manajemen Risiko dengan anggota Steering Committee adalah Direktur Keuangan dan Direktur Bisnis Korporasi.

Pada RAKB ini, Bank Mandiri memastikan agar kebijakan, proses, serta aktivitas jangka panjang selaras dengan prinsip keuangan berkelanjutan yang meliputi struktur tata kelola, visi/misi/spirit, rencana aksi, serta unit yang terlibat hingga 5 tahun ke depan. Bank Mandiri telah secara konsisten menerapkan kebijakan pembiayaan kredit pada sektor usaha ramah lingkungan dimana hal ini telah diatur dalam ketentuan internal Bank Mandiri (Kebijakan Perkreditan Bank Mandiri/KPBM, Standard Prosedur Perkreditan/SPK, Petunjuk Teknis *Environmental and Social Management System*, dan *Industry Acceptance Criteria*) yang antara lain mengatur:

As a form of initial commitment to support the Paris Agreement, in 2015 Bank Mandiri became part of the 8 “*First Movers on Indonesia Sustainable Banking*” banks initiated by the FSA and made this a milestone in the journey of implementing ESG principles in activities as LJK. (SUSBA 1.1.1.8) The first step in the journey of Bank Mandiri to implement ESG principles is through *capability development* related to Sustainable Finance, distribution of ESG-based financing, building ESG Governance, and managing *cyber security* (*Data Privacy & IT Security*). This initial step is outlined in the *Sustainable Finance Action Plan* (SFAP) in 2018 according to POJK No.51 / POJK.03 / 2017 concerning “Implementation of Sustainable Finance for Financial Service Institutions, Issuers, Public Companies”.

Furthermore, Bank Mandiri together with the Perintis *Sustainable Bank* in Indonesia with support from the FSA and WWF Indonesia supported the establishment of a communication forum for the integration of sustainable finance implementation, namely IKBI on May 31, 2018 in Jakarta. (SUSBA 1.1.1.8) The Indonesia Sustainable Finance Initiative (IKBI) is an open forum that aims to support the implementation of sustainable finance norms that are effective and inclusive. IKBI is expected to build business opportunities and synergies among its members in supporting government efforts related to climate change mitigation and SDGs. As one of the founders of IKBI, Bank Mandiri supports the forum initiative and takes part in being the Management of the Education Division. Specifically, the targeted competencies are the ability of the Bank to manage ESG aspects in its business decisions and increase the portion of financing for sustainable business activities. (SUSBA 1.1.2.2)

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Bank Mandiri's ESG Related Unit regularly reports to the RMPC (board level) on the achievement of RAKB implementation, implementation constraints, issues & concerns of stakeholders on ESG, as well as the preparation of the RAKB for the next five years. ESG Related Unit involves the Portfolio Credit Risk Division, Corporate & GVI Division, Corporate Risk Division, Strategy & Performance Division, Corporate Secretary Division, Policy Division, Wholesale Risk Solution Division, Market Risk Division, Treasury Division, Distribution Strategy Division, Micro Development Agent Division. Bank, Corporate Real Estate Division, HC Engagement Division, CISO Division and Mandiri University Division. The RAKB implementation is directly supervised by the Director of Risk Management with members of the Steering Committee being the Director of Finance and the Director of Corporate Business.

In this RAKB, Bank Mandiri ensured that long-term policies, processes, and activities were in line with the principles of sustainable finance, which included governance structure, vision / mission / spirit, action plans, and units involved for the next 5 years. Bank Mandiri had consistently implemented credit financing policies in the environmentally friendly business sector where this had been regulated in Bank Mandiri's internal regulations (Bank Mandiri Credit Policy / KPBM, Standard Credit Procedures / SPK, Environmental and Social Management System Technical Guidelines, and Industry Acceptance Criteria) which regulated, among others:



- a. Menghindari pembiayaan untuk usaha atau proyek yang secara nyata membahayakan lingkungan seperti yang tertuang dalam KPBM Bab II artikel 210 (SUSBA 1.2.1.1)
 - b. Kewajiban calon debitur untuk menyerahkan Analisa Dampak Lingkungan/AMDAL yang mengacu pada Keputusan Menteri Lingkungan Hidup No. 11 Tahun 2006 serta mensyaratkan debitur untuk mematuhi kesimpulan dan rekomendasi AMDAL sesuai yang disyaratkan oleh Kementerian Lingkungan Hidup. Dampak ESG yang diperhatikan di AMDAL antara lain: (1) sektor kehutanan: menghindari gangguan ekosistem hutan, hidrologi, keanekaragaman hayati, hama penyakit, bentang alam dan konflik sosial (2) sektor pertanian: erosi tanah, perubahan ketersediaan dan kualitas air akibat pembukaan lahan, penyebaran hama, penyakit dan gulma pada saat beroperasi, perubahan kesuburan tanah akibat penggunaan pestisida/herbisida (MSCI 7.4 ; 7.5 ; 7.8)
 - c. Kewajiban calon debitur untuk menyerahkan hasil penilaian Program Penilaian Peringkat Kinerja Perusahaan Dalam Pengelolaan Lingkungan Hidup (PROPER) yang dikeluarkan oleh Kementerian Lingkungan Hidup minimal BLUE khususnya untuk perusahaan yang mempunyai dampak penting terhadap lingkungan; mempunyai dampak pencemaran atau kerusakan lingkungan yang sangat besar; berpotensi mencemari atau merusak lingkungan;
 - d. Pembiayaan ke sektor Sawit dan CPO, sesuai *Industry Acceptance Criteria*, mengatur untuk tidak menyalurkan pembiayaan ke Lahan Gambut (debitur baru dan eksisting); Luas lahan untuk planted minimal 3.000 Ha; diutamakan status lahan HGU; Memiliki Surat Ijin Usaha Perkebunan; Memiliki sertifikat ISPO atau minimal bukti pendaftaran ISPO; Memiliki SOP Pencegahan dan Penanganan Kebakaran Lahan, memiliki peralatan standar penanganan kebakaran sesuai kriteria lahan; memiliki tim khusus terlatih menanggulangi kebakaran sesuai standar Ditjenbun; Perusahaan Perkebunan dengan luas lahan >250 Ha wajib memfasilitasi pembangunan kebun masyarakat minimal 20% dari luas areal IUP-B/IUP/ sesuai izin lokasi. (SUSBA 1.2.1.1)
 - e. Menghindari pembiayaan proyek konstruksi di area yang sensitif terhadap ekologi atau sosial, seperti lokasi perlindungan budaya, wilayah yang dilindungi (UNESCO World Heritage), *valuable wetlands*, wilayah mangrove, penyangga dari wilayah yang dilindungi dan wilayah khusus untuk melindungi keragaman hayati. (SUSBA 1.2.1.1; SUSBA 1.2.1.7)
 - f. Menghindari untuk membiayai transaksi yang mempengaruhi kepentingan minoritas etnik secara kurang baik. (SUSBA 1.2.1.1)
 - g. Tidak akan membiayai transaksi tanpa kepemilikan tanah yang jelas dan bebas dari gangguan. (SUSBA 1.2.1.1)
 - h. Meyakini bahwa proyek yang dibiayai tidak menyebabkan risiko lingkungan dan sosial yang tidak diharapkan (antara lain kontaminasi tanah, polusi air akibat pembuangan limbah, polusi udara, kebisingan, habitat alam, hewan, tumbuhan) baik disengaja ataupun tidak disengaja. Adapun proyek yang sensitif terhadap risiko lingkungan dan sosial antara lain proyek konstruksi, pertambangan, pembangkit listrik, industri kimia, tekstil dan transportasi. (SUSBA 1.2.1.8)
 - i. Menghindari pembiayaan yang menimbulkan risiko social kepada perusahaan yang memperbolehkan penggunaan tenaga kerja anak atau praktik ketenagakerjaan sesuai yang ditetapkan oleh International Labor Organization. Hal ini selaras dengan statement di PTO No.FST.PSP/ CPP.1286/2010 perihal Petunjuk Teknis *Environmental & Social Management System*. Praktek di NAK/SPK yang di dalamnya tercantum ketentuan bahwa debitur wajib mentaati seluruh peraturan dan perundangan yang berlaku. (SUSBA 1.2.1.13)
- a. Evoiding financing for businesses or projects that were clearly endangering the environment as stated in KPBM Chapter II article 210; (SUSBA 1.2.1.1)
 - b. The obligation of the prospective debtor to submit an Environmental Impact Analysis / AMDAL which referred to the Minister of Environment Decree No. 11 of 2006 and required debtors to comply with the AMDAL conclusions and recommendations as required by the Ministry of Environment. ESG impacts considered in the AMDAL included: (1) forestry sector: avoiding disturbance of forest ecosystems, hydrology, biodiversity, pests, landscapes and social conflicts (2) agricultural sector: soil erosion, changes in water availability and quality due to land clearing, the spread of pests, diseases and weeds during operation, changes in soil fertility due to the use of pesticides / herbicides (MSCI 7.4; 7.5; 7.8)
 - c. The obligation of prospective debtors to submit the results of the assessment of the Company Performance Rating Program in Environmental Management (PROPER) issued by the Ministry of Environment, especially for companies that had a significant impact on the environment; had a very large impact on environmental pollution or damage; had the potential to pollute or damage the environment;
 - d. Financing to Palm Oil and CPO, according to the Industry Acceptance Criteria, regulated not to channel financing to Peatlands (new and existing debtors); Minimum land area for planted 3,000 Ha; prioritized HGU land status; Had a Plantation Business Permit; Had an ISPO certificate or at least proof of ISPO registration; Had SOP for Prevention and Handling of Land Fires, had standard fire handling equipment according to land criteria; had a special trained team to fight fires according to Ditjenbun standards; Plantation companies with a land area of > 250 Ha were required to facilitate the development of community plantations at least 20% of the total area of IUP-B / IUP / according to the location permit. (SUSBA 1.2.1.1)
 - e. Avoid financing construction projects in areas that were ecologically or socially sensitive, such as cultural protected areas, protected areas (UNESCO World Heritage), valuable wetlands, mangrove areas, buffers from protected areas and special areas to protect biodiversity. (SUSBA 1.2.1.1; SUSBA 1.2.1.7)
 - f. Avoid financing transactions that adversely affect the interests of ethnic minorities. (SUSBA 1.2.1.1)
 - g. Would not finance transactions without clear land ownership and free from interference. (SUSBA 1.2.1.1)
 - h. Convinced that financed projects do not cause unexpected environmental and social risks (including soil contamination, water pollution due to sewage, air pollution, noise, natural habitats, animals, plants) whether intentional or unintentional. Projects sensitive to environmental and social risks include construction, mining, power generation, chemical industry, textiles and transportation projects. (SUSBA 1.2.1.8)
 - i. Avoid financing that creates social risks to companies that allow the use of child labor or labor practices as determined by the International Labor Organization. This is in line with the statement in Operational Technical Instructions No.FST. PSP / CPP.1286 / 2010 regarding Environmental & Social Management System Technical Guidelines. Practices in NAK / SPK include provisions that the debtor is obliged to comply with all applicable laws and regulations. (SUSBA 1.2.1.13)



Bank Mandiri juga telah memiliki Petunjuk Teknis (PTO) Analisa Risiko Sosial dan Lingkungan dalam penyaluran pembiayaan, yang mengcover definisi Risiko Sosial Lingkungan serta praktek identifikasi Risiko Lingkungan terhadap kontaminasi tanah, polusi Air, Polusi udara, dan jenis proyek besar yang berpotensi menyebabkan risiko lingkungan. PTO ini juga mengcover Prosedur dan mitigasi untuk menilai dan mengelola risiko Lingkungan dan Sosial dalam Pembiayaan Proyek termasuk kewajiban pemenuhan AMDAL bagi calon debitur yang mengacu pada Keputusan Menteri Lingkungan Hidup No.11/2016 khususnya pada 13 sektor (Pertahanan Keamanan, Pertanian, Perikanan, Perhubungan, Kehutanan, Teknologi satelit, Perindustrian, Pekerjaan Umum, Sumber Daya Energi & Mineral, Pariwisata, Pengembangan Nuklir, Pengelolaan B3 dan Industri Rekayasa Genetika). (SUSBA 1.2.2.2)

Selain itu Bank Mandiri juga telah merumuskan *Sustainability Banking Principles* yaitu seluruh prinsip pengelolaan aktivitas Bank Mandiri dalam aspek *Customer, Business Strategy, Banking Operations, Risk Management, Human Capital dan Community Development*. Dalam salah satu aspek Risk Management dicantumkan bahwa Bank mempertimbangkan dan memitigasi seluruh risiko termasuk risiko *Environment & Social* dalam aktivitas bisnis.

Dalam menyusun RAKB, Bank Mandiri melakukan *review* terhadap kebijakan, proses, serta aktivitas yang berjalan pada perusahaan, dan menetapkan metodologi untuk menentukan sektor prioritas dan strategi dalam implementasi keuangan berkelanjutan. Program RAKB difokuskan dalam program 1 (satu) tahun dan 5 (lima) tahun untuk pembiayaan pada 5 (lima) sektor prioritas di segmen *Large Corporate*, yang diimplementasikan dengan penyusunan kebijakan investasi dan pembiayaan, prosedur pelaporan, dan pengungkapan RAKB kepada OJK. Selain itu, RAKB juga mencakup inisiatif ESG pada Micro Banking, serta implementasi kegiatan *Corporate Social Responsibility* (CSR) yang memenuhi konsep pembangunan berkelanjutan.

Dengan cakupan seperti itu, maka RAKB Bank Mandiri tidak sekadar memenuhi regulasi, namun dapat menjadi acuan nyata bagi Bank Mandiri dalam penerapan keuangan berkelanjutan, baik di Kantor Pusat maupun di seluruh kantor operasional Bank Mandiri di seluruh wilayah Indonesia. Melalui RAKB, Bank Mandiri menunjukkan kesungguhannya untuk mewujudkan pembangunan berkelanjutan, sekaligus upaya pengendalian perubahan iklim.

Sebagai kebijakan dan acuan baru yang sangat berdampak bagi operasional perusahaan, Bank Mandiri telah melakukan sosialisasi tentang penerapan keuangan berkelanjutan kepada Dewan Komisaris, Direksi, Komite-komite, termasuk Unit LST. Bank Mandiri berkomitmen mengembangkan kompetensi pegawai dan debitur pada pemahaman kebijakan serta prosedur LST, sehingga sepanjang tahun 2020 melaksanakan 11 (sebelas) kali *workshop/training dan forum group discussion* yang melibatkan eksternal *stakeholder*, regulator dan asosiasi. Pada periode ini, Bank juga berupaya mendorong penurunan GHG Emmission dengan mendorong penyelenggaraan *Workshop Renewable Energy* yang melibatkan IKBI, Kementerian ESDM, OJK & Multipartner serta SDM terpilih

Bank Mandiri also has a Technical Guideline (PTO) for Social and Environmental Risk Analysis in the distribution of financing, which covers the definition of Social and Environmental Risks as well as environmental risk identification practices for soil contamination, water pollution, air pollution, and types of large projects that have the potential to cause environmental risks. This PTO also covers procedures and mitigation to assess and manage Environmental and Social risks in Project Financing including the obligation to fulfill AMDAL for prospective debtors which refers to the Minister of Environment Decree No.11 / 2016, especially in 13 sectors (Defense, Security, Agriculture, Fisheries, Transportation. , Forestry, Satellite Technology, Industry, Public Works, Energy & Mineral Resources, Tourism, Nuclear Development, B3 Management and Genetic Engineering Industry). (SUSBA 1.2.2.2)

In addition, Bank Mandiri also formulated Sustainability Banking Principles, namely all principles of managing Bank Mandiri activities in the aspects of Customer, Business Strategy, Banking Operations, Risk Management, Human Capital and Community Development. In one aspect of Risk Management, it was stated that the Bank considered and mitigated all risks including Environmental & Social risks in business activities.

In preparing the RAKB, Bank Mandiri reviewed policies, processes, and activities that were running in the company, and established a methodology for determining priority sectors and strategies for implementing sustainable finance. The RAKB program was focused on a 1 (one) year and 5 (five) year program for financing 5 (five) priority sectors in the Large Corporate segment implemented by formulating investment and financing policies, reporting procedures, and disclosing RAKB to FSA. In addition, the RAKB also included ESG initiatives on Micro Banking, as well as the implementation of Corporate Social Responsibility (CSR) activities that fulfilled the concept of sustainable development.

With such coverage, Bank Mandiri's RAKB did not merely comply with regulations, but could become a real reference for Bank Mandiri in implementing sustainable finance, both at the Head Office and in all operational offices of Bank Mandiri throughout Indonesia. Through the RAKB, Bank Mandiri showed its seriousness in realizing sustainable development, as well as efforts to control climate change.

As a new policy and reference that had a major impact on the company's operations, Bank Mandiri conducted socialization on the implementation of sustainable finance to the Board of Commissioners, Directors, Committees, including the ESG Unit. Bank Mandiri committed to developing the competence of employees and debtors in understanding ESG policies and procedures, so that throughout 2020 it carried out 11 (eleven) workshops / trainings and group discussion forums involving external stakeholders, regulators and associations. During this period, the Bank also attempted to encourage the reduction of GHG Emissions by encouraging the holding of a Renewable Energy Workshop involving IKBI, Ministry of Energy and Mineral Resources, FSA & Multipartners and Selected



untuk mengikuti serangkaian Workshop TCFD (*Task Force on Climate Financial Disclosure*) yang diassistansi secara khusus oleh KPMG Singapore. (MSCI 3.6); (SUSBA 1.1.1.8)

Tahun 2020 adalah tahun kedua bagi Bank Mandiri untuk mengimplementasikan RAKB dengan strategi 3 Pilar (1) Pilar Sustainable Banking (2) Pilar *Sustainable Operation* (3) Pilar *Sustainable CSR & Financial Inclusion*. Adapun implementasi RAKB di 3 pilar pada periode ini berjalan baik di tengah tekanan COVID-19, dengan pencapaian sebagai berikut:

1. Pilar Sustainable Banking

Dalam pilar *Sustainable Banking*, Bank Mandiri fokus pada Implementasi Kebijakan ESG pada Sektor Industri yang menjadi prioritas di Segmen *Corporate*. Pada tahun 2020 Bank Mandiri melanjutkan implementasi *piloting* kebijakan ESG pada sektor prioritas Sawit & CPO dan memulai implementasi pilot pada sektor Konstruksi. Selain itu, pada tahun 2020 Bank Mandiri juga berkomitmen untuk terus mengembangkan produk yang sejalan dengan prinsip berkelanjutan dimulai dengan pembuatan *Sustainability/Green/Social Bonds Framework* sesuai *ICMA Principle*. Pencapaian dari implementasi tersebut adalah:

Human Resources to a series of TCFD (*Task Force on Climate Financial Disclosure*) workshops which KPMG Singapore specifically supported. (MSCI 3.6); (SUSBA 1.1.1.8)

2020 became the second year for Bank Mandiri to implement the RAKB with a strategy of 3 Pillars (1) Pillars of Sustainable Banking (2) Pillars of Sustainable Operations (3) Pillars of Sustainable CSR & Financial Inclusion. The implementation of the RAKB in the 3 pillars in this period went well amidst the pressure of COVID-19, with the following achievements:

1. Sustainable Banking Pillars

In the Sustainable Banking pillar, Bank Mandiri focused on the Implementation of ESG Policies in the Industrial Sector which became a priority in the Corporate Segment. In 2020 Bank Mandiri continued the implementation of the ESG policy piloting in the priority sectors of Palm Oil & CPO and started pilot implementation in the construction sector. In addition, in 2020 Bank Mandiri also committed to continuing to develop products that were in line with the principles of sustainability starting with the creation of the Sustainability / Green / Social Bonds Framework according to the ICMA Principle. The achievements of this implementation are:

Tabel Highlight Pencapaian Implementasi Sustainable Banking tahun 2020
Table of Highlights Achievements of Sustainable Banking Implementation in 2020

Implementasi kebijakan ESG dengan sektor industri prioritas di segmen <i>Corporate</i> [FS4] Implementation of ESG policies with priority industrial sectors in the Corporate segment [FS4]			
Sektor Sector	Aktivitas Activities	Pencapaian Achievement	
		2019	2020
Sawit & CPO Palm Oil & CPO	Capability Development	6 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri 6 workshops / FGDs to develop the internal capacity of Bank Mandiri	6 kali <i>workshop</i> /FGD untuk pengembangan kapasitas internal Bank Mandiri dengan melibatkan pihak eksternal seperti kesekretariatan ISPO 6 workshops / FGDs for the development of Bank Mandiri's internal capacity by involving external parties such as the ISPO secretariat
	ESG Policy	Implementasi terhadap 3 debitur pilot sektor Sawit & CPO atau sebesar 5,3% dari total debitur segmen <i>Corporate</i> untuk memperoleh <i>lesson learnt</i> atas penerapan Sustainable CPO Implementation of 3 pilot debtors in the Palm Oil & CPO sector or 5.3% of the total corporate segment debtors to get lessons learned on the implementation of Sustainable CPO	Implementasi terhadap 6 debitur pilot tambahan sektor Sawit & CPO untuk memperoleh <i>lesson learnt</i> terhadap penerapan Sustainable CPO Implementation of 6 additional pilot debtors in the Palm Oil & CPO sector to obtain lessons learned on the implementation of Sustainable CPO
		Peningkatan Jumlah Debitur ISPO Segmen <i>Corporate</i> sebanyak 63% secara tahunan Increase in the number of ISPO Debtors for the Corporate Segment by 63% on an annual basis	Debitur sektor Sawit & CPO segmen <i>Corporate</i> yang bersertifikasi ISPO masih relatif sama (5 debitur melakukan pendaftaran di awal 2020) Debtors in the Palm & CPO sector in the Corporate segment who are ISPO certified are still relatively the same (5 debtors registered in early 2020)
Konstruksi Construction	Capability Development	Implementasi dimulai di 2020 Implementation began in 2020	2 kali <i>workshop</i> /FGD untuk pengembangan kapasitas internal Bank Mandiri 2 workshops / FGDs to develop the internal capacity of Bank Mandiri



Implementasi kebijakan ESG dengan sektor industri prioritas di segmen Corporate [FS4] Implementation of ESG policies with priority industrial sectors in the Corporate segment [FS4]			
Sektor Sector	Aktivitas Activities	Pencapaian Achievement	
		2019	2020
	ESG Policy		<p>Implementasi terhadap 3 debitur pilot sektor Konstruksi untuk memperoleh lesson learnt terhadap penerapan Sustainable Construction</p> <p>Implementation of 3 pilot debtors in the Construction sector to get lessons learned about the implementation of Sustainable Construction</p> <ul style="list-style-type: none"> • 1x <i>Workshop Sustainable Finance Awareness</i> diikuti seluruh pegawai Bank Mandiri • 1x <i>Workshop</i> potensi pembiayaan <i>Renewable Energy</i> sebagai Penyelenggara bersama IKBI • 5x <i>Workshop</i> workshop yang diselenggarakan oleh CDP dan diassistansi oleh KPMG Singapore yang mencakup topik-topik terkait "<i>Forest & Climate Change</i>" dan TCFD (<i>Task Force on Climate Financial Disclosure</i>) <i>Recommendations</i> yang diikuti pegawai Bank terpilih di Unit Bisnis, Risk, Strategic, Investor Relation, Jaringan Bisnis (MSCI 3.6) • 1x Sustainable Finance Awareness Workshop attended by all Bank Mandiri employees • 1x Workshop on potential Renewable Energy financing as joint organizer with IKBI • 5x Workshop workshops organized by CDP and assisted by KPMG Singapore covering topics related to "Forest & Climate Change" and TCFD (Task Force on Climate Financial Disclosure) Recommendations attended by selected Bank employees in the Business Unit, Risk, Strategic, Investor Relations, and Business Network (MSCI 3.6)
Sektor Lainnya	Capability Development		
Pengembangan Produk Keuangan Berkelanjutan (Sustainable Product) Sustainable Financial Product Development (Sustainable Product)			
Sektor Sector	Aktivitas Activities	Pencapaian Achievement	
		2019	2020
Green/ Social/ Sust. Bonds	Framework Development	Implementasi dimulai di 2020 Implementation began in 2020	<p>Penyusunan Framework Internal, identifikasi <i>eligible underlying asset</i> & penyesuaian kebijakan penerbitan <i>sustainability bonds</i> dalam Petunjuk Teknis Operasional (PTO)</p> <p>Preparation of the Internal Framework, identification of eligible underlying assets & alignment of policies for issuing sustainability bonds in the Operational Technical Guidelines (PTO)</p>

Sepanjang tahun 2020, Bank Mandiri telah mengikutsertakan pegawai pada pelatihan Keuangan Berkelanjutan untuk meningkatkan pemahaman risiko, sistem & prosedur terkait ESG termasuk *best practices* Kebijakan ESG & proses implementasi. Jenis pelatihan yang diikuti antara lain: pelatihan *Industry Expertise* Kelapa Sawit; Pelatihan Pengelolaan Risiko Perubahan Iklim dan Kehutanan pada Lembaga Keuangan / Bank di Asia Tenggara; Pelatihan Sertifikasi ISPO dan Update Terkini terkait Peraturan ISPO; Pelatihan TCFD modul 1 sd 3; Pelatihan Implementasi ESG di Industri Konstruksi; Pelatihan Penerapan *Sustainable Finance* di Industri Energi terbarukan. Pelatihan tersebut diselenggarakan oleh Mandiri University bekerjasama dengan pihak eksternal seperti WWF Indonesia, KPMG Singapore Div Sustainability Services, Sekretariat Komisi ISPO, Kementerian ESDM Div Renewable Energy, OJK. Pelatihan tersebut diikuti

Throughout 2020, Bank Mandiri included employees in Sustainable Finance training to improve understanding of risks, systems & procedures related to ESG including ESG Policy best practices & implementation process. The types of training that were attended included: Oil Palm Industry Expertise training; Training on Climate Change and Forestry Risk Management at Financial Institutions / Banks in Southeast Asia; ISPO Certification Training and Recent Updates regarding ISPO Regulations; TCFD training modules 1 to 3; ESG Implementation Training in the Construction Industry; Training on Sustainable Finance Implementation in the Renewable Energy Industry. The training was held by Mandiri University in collaboration with external parties such as WWF Indonesia, KPMG Singapore Div Sustainability Services, ISPO Commission Secretariat, Ministry of Energy and Mineral Resources Div Renewable Energy, and



oleh pegawai ESG Related Unit (Divisi Bisnis, Divisi Risk, Divisi Kebijakan, Divisi Strategic Planning, Divisi Treasury) dan kepada seluruh pegawai khususnya terkait *awareness* implementasi SF di Perbankan. (MSCI 7.13) (SUSBA 1.4.2.2)

Upaya mendorong penyaluran pembiayaan ramah lingkungan, Bank Mandiri mendorong debiturnya untuk memiliki sertifikasi. Bagi debitur Perkebunan Sawit & CPO didorong untuk memiliki/mendaftarkan sertifikasi *Sustainable Palm Oil* (ISPO) dan/atau *Roundtable on Sustainable Palm Oil* (RSPO). Sepanjang tahun 2020 di tengah kondisi pandemik dan pembatasan sidang komisi ISPO, tercatat 45 debitur yang bersertikasi & Proses pendaftaran ISPO atau 83% dari total Debitur Perkebunan Sawit & CPO. (SUSBA 1.2.2.1; SUSBA 1.2.1.5; SUSBA 1.2.2.3)

2. Pilar Sustainable Operation

Bank Mandiri melakukan kegiatan operasional Bank secara berkelanjutan dengan menerapkan Program *Green Office* seperti penggantian lampu LED, peremajaan AC dan instalasi pengelolaan limbah (*water recycling*) pada gedung kantor eksisting Bank Mandiri. Per 31 Desember 2019, inisiatif *green office* ini berdampak pada penurunan konsumsi energi listrik sebesar 5,9% secara tahunan serta porsi penggunaan air daur ulang yang mencapai 31% dari total penggunaan air. Pada periode ini, pembangunan gedung baru milik Bank Mandiri juga sudah menggunakan bahan ramah lingkungan seperti *Low Emission Glass Façade*.

Program *Green Office* secara berkelanjutan tetap dilakukan Bank Mandiri di tahun 2020 di tengah tekanan kondisi Pandemi COVID-19, meskipun beberapa aktivitas mengalami kendala implementasi seiring penerapan PSBB (Pembatasan Sosial Berskala Besar) di berbagai kota di Indonesia. Dapat dilaporkan bahwa sepanjang tahun 2020, konsumsi energi listrik di 4 gedung Bank Mandiri (Gedung Plaza Mandiri Kantor Pusat, Gedung Sentra Mandiri, Gedung Menara Mandiri, dan Gedung Wisma Mandiri) mengalami penurunan sebesar 25,96% secara tahunan serta porsi penggunaan air daur ulang yang mencapai 25% dari total penggunaan air.

Komitmen Bank menerapkan *green office* juga terlihat pada implementasi Aksi Ramah Lingkungan yang awalnya hanya berfokus pada 4 kantor wilayah menjadi suatu gerakan yang meluas secara Nasional di seluruh unit kerja Bank Mandiri. Gerakan ini didorong oleh formalisasi arahan Manajemen kepada seluruh unit untuk menerapkan *less paper, less plastic, less energy consumption* dan *waste recycle*.

Selain itu, terkait dengan *concern* investor akan *privacy & data security*, maka pada tahun 2020, RAKB mulai memasukkan inisiatif ini sebagai bagian dari pilar *Sustainable Operation*. Implementasi di *privacy & data security* juga berjalan dengan sangat baik bahkan mampu melebihi target. Program *Awareness IT Security* terus dilakukan secara berkelanjutan ke seluruh pegawai dan pihak ketiga melalui rutin 2x *sharing*

FSA. The training was attended by employees of the ESG Related Unit (Business Division, Risk Division, Policy Division, Strategic Planning Division, Treasury Division) and to all employees, especially regarding awareness of SF implementation in Banking. (MSCI 7.13) (SUSBA 1.4.2.2)

In an effort to encourage environmentally friendly financing, Bank Mandiri encourages its borrowers to have certification. Debtors for Palm Oil & CPO are encouraged to have / register Sustainable Palm Oil (ISPO) and / or Roundtable on Sustainable Palm Oil (RSPO) certification. Throughout the year 2020 amidst pandemic conditions and restrictions on the ISPO commission hearing, there were 45 certified debtors & ISPO registration processes or 83% of the total Debtors of Palm Oil & CPO plantations. (SUSBA 1.2.2.1; SUSBA 1.2.1.5; SUSBA 1.2.2.3)

2. Pillars of Sustainable Operation

Bank Mandiri conducted the Bank's operational activities in a sustainable manner by implementing the Green Office Program such as replacing LED lights, rejuvenating air conditioners and installing waste management (*water recycling*) in the existing Bank Mandiri office building. As of December 31, 2019, this green office initiative had an impact on reducing electricity consumption by 5.9% on an annual basis and the portion of recycled water usage which reached 31% of total water use. During this period, the construction of new Bank Mandiri buildings also used environmentally friendly materials such as Low Emission Glass Façade.

The Green Office program continued to be carried out by Bank Mandiri in 2020 amidst the pressures of the COVID-19 Pandemic, even though several activities experienced implementation problems along with the implementation of the PSBB (Large-Scale Social Restrictions) in various cities in Indonesia. It could be reported that throughout 2020, the consumption of electrical energy in 4 Bank Mandiri buildings (the Plaza Mandiri Head Office Building, Sentra Mandiri Building, Menara Mandiri Building, and Wisma Mandiri Building) decreased by 25.96% on an annual basis as well as the portion of recycled water usage which was 25% of total water use.

The Bank's commitment to implementing a green office was also evident in the implementation of Eco-Friendly Action which initially only focused on 4 regional offices, becoming a movement that expanded nationally across all Bank Mandiri work units. This movement was driven by the formalization of Management's directives to all units to implement less paper, less plastic, less energy consumption and waste recycle.

In addition, related to investor concerns about privacy & data security, in 2020, RAKB began to include this initiative as part of the pillar of Sustainable Operations. The implementation in privacy & data security also went very well, even being able to exceed the target. The IT Security Awareness Program continued to be carried out on an ongoing basis to all employees and third parties through routine 2x sharing sessions. During this period,



sessions. Sepanjang periode ini, telah dilaksanakan 2 kali Rapat Direksi dan IT Committee yang membahas inisiatif keamanan data.

two meetings of the Board of Directors and IT Committee were held to discuss data security initiatives.

3. Pilar Sustainability CSR & Financial Inclusion

3.1 Sustainability Corporate Social & Responsibility (CSR)

Bank Mandiri telah melaksanakan beberapa program CSR yang memenuhi konsep pembangunan berkelanjutan dengan fokus pemberdayaan masyarakat dan lingkungan. Sampai dengan Desember 2019, Bank Mandiri telah melaksanakan beberapa program CSR yang memenuhi konsep pembangunan berkelanjutan dengan fokus penyaluran pada 9 (sembilan) dari 17 (tujuh belas) *goals* dari *Sustainable Development Goals* (SDGs). Salah satu program CSR unggulan 2019 adalah program Mandiri Sahabatku, di mana per 31 Desember 2019 Bank Mandiri telah membina dan mengembangkan 13.857 pekerja Migran Indonesia (PMI) untuk menjadi *entrepreneurship*. Program CSR unggulan lainnya adalah program Wirausaha Muda Mandiri (WMM), yang pada periode ini telah mampu meningkatkan kapabilitas 3.075 orang calon pebisnis muda dengan 15 orang finalis pada WMM 2019.

Selanjutnya di tahun 2020, Bank Mandiri terus mengembangkan spirit *entrepreneurship* kepada lebih dari 1.000 PMI di program Mandiri Sahabatku, sehingga total PMI yang dibina mencapai lebih dari 14.857 PMI. Melalui program WMM, pada periode ini Bank Mandiri berhasil meng-*encourage* 11.000 calon pengusaha dan pengusaha muda sebagai peserta WMM (pencapaian 441% dari target 2.500 peserta). Inovasi yang dilakukan pada periode ini adalah dengan memberi kesempatan bagi calon pengusaha ikut berkompetisi dengan memaparkan *business plan* di 5 bidang usaha: Boga, Teknologi, Kreatif, Sosial dan Industri Perdagangan Jasa

Bank Mandiri juga mengembangkan 22 Rumah Kreatif BUMN (RKB) yang tersebar di berbagai wilayah Indonesia sebagai tempat pembinaan dan pelatihan bagi UMKM Lokal. Sepanjang tahun 2020, RKB telah berhasil melakukan 1.204 pelatihan bagi 13.351 UMKM Lokal yang dibina oleh Mandiri RKB. Pembinaan tersebut difokuskan untuk mencetak UMKM yang Modern, Digital dan mampu berusaha secara *online*. Tercatat terdapat 3.384 UMKM binaan RKB yang dapat *listing* usaha di *platform e-commerce* dengan 6.6574 jumlah transaksi dan *gross sales* sebesar Rp 1,72 Miliar.

3.2 Sustainability Financial Inclusion

Bank Mandiri juga telah mengembangkan *branchless banking* untuk mengenalkan produk ritel kepada underbanked dan menyalurkan Kredit Usaha Mikro (KUM) dan/atau Kredit Usaha Rakyat (KUR) pada 4 sektor komoditas di wilayah tertentu. Hal ini merupakan bentuk nyata dukungan Bank Mandiri meningkatkan *Financial Inclusion* di Indonesia.

3. Pilar Sustainability CSR & Financial Inclusion

3.1 Sustainability Corporate Social & Responsibility (CSR)

Bank Mandiri implemented several CSR programs that fulfill the concept of sustainable development with a focus on community empowerment and the environment. As of December 2019, Bank Mandiri implemented several CSR programs that fulfilled the concept of sustainable development with a focus on channeling 9 (nine) of the 17 (seventeen) goals of the Sustainable Development Goals (SDGs). One of the flagship CSR programs of 2019 was the Mandiri Sahabatku program, where as of December 31, 2019 Bank Mandiri fostered and developed 13,857 Indonesian Migrant Workers (PMI) to become entrepreneurs. Another flagship CSR program was the Mandiri Young Entrepreneur (WMM) program, which in this period had been able to increase the capability of 3,075 young business candidates with 15 finalists in WMM 2019.

Furthermore, in 2020, Bank Mandiri continued to develop an entrepreneurial spirit for more than 1,000 PMIs in the Mandiri Sahabatku program, so that the total PMI coached reached more than 14,857 PMIs. Through the WMM program, during this period Bank Mandiri succeeded in enlisting 11,000 aspiring entrepreneurs and young entrepreneurs as WMM participants (441% achievement of the target of 2,500 participants). The innovation made in this period was to provide opportunities for prospective entrepreneurs to compete by presenting business plans in 5 business fields: Catering, Technology, Creative, Social and Service Trade Industry.

Bank Mandiri also developed 22 SOEs Creative Houses (RKB) spreading across various regions of Indonesia as a place for coaching and training for local MSMEs. Throughout 2020, RKB successfully conducted 1,204 trainings for 13,351 local MSMEs that were fostered by Mandiri RKB. This coaching focused on producing MSMEs that were Modern, Digital and capable of doing business online. There were 3,384 MSMEs assisted by RKB that could list businesses on the e-commerce platform with 6,6574 total transactions and gross sales of IDR 1.72 billion.

3.2 Sustainability Financial Inclusion

Bank Mandiri also developed Branchless banking to introduce retail products to the underbanked and distribute Micro Business Credit (KUM) and / or People's Business Credit (KUR) to 4 commodity sectors in certain areas. This became a concrete form of Bank Mandiri's support in increasing Financial Inclusion in Indonesia.



Pada tahun 2019, program *Branchless Banking* khususnya di Gabungan Kelompok Tani (GAPOKTAN) dan *Women Empowerment*, telah terakuisisi 23 agen Gapoktan yang melayani 7.639 nasabah dan akuisisi 415 agen wanita yang melayani 354 nasabah. Pada periode ini, Bank Mandiri menyalurkan KUR/KUM kepada 330 petani/nelayan tebu, ubi jalar, edamame dan perikanan di wilayah tertentu yang bermitra dengan perusahaan *avalist*, dengan total pencairan mencapai Rp 32,2 M

Selanjutnya di tahun 2020, Bank Mandiri tetap melanjutkan *Program Branchless Banking*, dengan berhasil meningkatkan 72.371 agen *branchless banking* (selanjutnya disebut *Agent Mandiri*) melampaui target akuisisi yang sebesar 56 ribu *agent*. Pada program penyaluran KUR Komoditas tertentu, Bank Mandiri telah menyalurkan Kredit Usaha Rakyat (KUR) komoditas pangan utama yaitu padi, jagung, edamame, termasuk KUR Nelayan mencapai Rp 1.161 Miliar.

Selain implementasi *piloting* kebijakan ESG pada sektor prioritas (Perkebunan Sawit & CPO dan sektor konstruksi) dan penyaluran KUR, Bank Mandiri juga telah menyalurkan *Sustainable Portfolio* sesuai dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Sampai dengan Desember 2020, total pembiayaan Bank Mandiri pada sektor-sektor tersebut mencapai Rp 167.306 miliar atau 21,9 % dari total kredit Bank Mandiri. *Share Sustainable Portfolio* Bank Mandiri tahun 2020 mengalami peningkatan 2,2% dari tahun 2019, dengan rincian berikut:

In 2019, the Branchless Banking program, especially in the Farmer Group Association (GAPOKTAN) and Women Empowerment, acquired 23 Gapoktan agents serving 7,639 customers and the acquisition of 415 female agents serving 354 customers. In this period, Bank Mandiri distributed KUR / KUM to 330 farmers / fishermen of Sugarcane, Sweet Potato, Edamame and Fisheries in certain areas in partnership with *avalist* companies, with total disbursements of IDR 32.2 billion.

Furthermore, in 2020, Bank Mandiri continued the Branchless banking program, successfully increasing 72,371 branchless banking agents (hereinafter referred to as *Agent Mandiri*) beyond the acquisition target of 56 thousand agents. In the KUR Commodity distribution program, Bank Mandiri has distributed People's Business Credit (KUR) for main food commodities, namely rice, corn, edamame, including fishermen's KUR, reaching IDR 1,161 billion.

In addition to the implementation of ESG policy piloting in priority sectors (Palm Oil & CPO plantations and the construction sector) and KUR distribution, Bank Mandiri also distributed Sustainable Portfolios in accordance with the Sustainable Business Activity Category (KKUB). As of December 2020, Bank Mandiri's total financing in these sectors reached IDR 167,306 billion or 21.9% of Bank Mandiri's total credit. Bank Mandiri's Sustainable Portfolio Share in 2020 increased by 2.2% from 2019, with the following details:

Tabel 1.1 Total Pembiayaan pada beberapa sektor KKUB
Table 1.1 Total Financing in several KKUB sectors

No	Sustainability Portfolio Sesuai POJK 51 Sustainability Portfolio In Accordance with POJK 51	Baki Debet outstanding		Growth (YoY)
		Dec-19	Dec-20	
1.	Pengelolaan SDA Hayati dan Penggunaan Lahan berkelanjutan Management of Biological Resources and Sustainable Land Use	61572	69,043	12,13%
2.	Energy Terbarukan Renewable Energy	1,242	2,881	131.97%
3.	Pengelolaan Air & Air Limbah Berkelanjutan Sustainable Water & Wastewater Management	704	1,981	181.41%
4.	Bangunan Berwawasan Lingkungan yang memenuhi Standar/Sertifikasi Environmentally Friendly Buildings that meet Standards / Certifications	-	307	0.00%
5.	Pencegahan & Pengendalian Polisi Police Prevention & Control	169	43	-74.66%
6.	Kegiatan Usaha Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities	550	3,008	446.84%
7.	Kegiatan Usaha Mikro, Kecil, dan Menengah Micro, Small and Medium Enterprises Activities	92,232	90,043	-2.37%
	Total	156,469	167,306	6.93%
	% Share terhadap Total Loan Bankwide % Share to Total Loan Bankwide	19.70%	21.90%	2.20%



Visi Misi RAKB 2021 - 2025

Sesuai dengan Rencana Kerja Jangka Panjang (*Corporate Plan*) 2020 – 2024, Bank Mandiri memiliki visi “*To be your preferred financial partner*” dengan misi “*Seamlessly integrate our financial products & services into our costumers' lives by delivering simple, fast digital banking solutions*”. Agar Visi Misi tersebut dapat terwujud secara *sustain*, dengan memperhatikan aspek ESG dalam aktivitasnya maka hal tersebut dicantumkan dalam spirit Bank Mandiri yaitu “*Prosperous Spirit*”. Dalam konteks berkelanjutan, Bank Mandiri berkomitmen menjalankan operasi dan tata kelola perusahaan yang baik yang berkontribusi terhadap pertumbuhan yang berkelanjutan dengan mempertimbangkan kebutuhan ekonomi, lingkungan dan sosial. (SUSBA 1.1.1.1)

Tujuan RAKB

Bank Mandiri menyusun strategi RAKB sebagai langkah aksi nyata LJK dalam RAKB sebagaimana diatur dalam Pasal 7 POJK No.51/POJK.03/2017 dengan gambaran strategi sebagai berikut:

Tabel Prioritas dan Strategi RAKB

Table of RAKB Priorities and Strategies

<p>Prioritas LJK dalam RAKB sesuai dengan POJK Nomor 51/POJK.03/2017 Pasal 7</p> <p>LJK priorities in the RAKB are in accordance with POJK Number 51 / POJK.03 / 2017 Article 7</p>	<p>Strategi RAKB Bank Mandiri untuk menjawab prioritas</p> <p>Bank Mandiri's RAKB strategy to answer priorities</p>
<p>Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan termasuk peningkatan portofolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan</p> <p>Development of Sustainable Financial Products and / or Services including increasing the portfolio of financing, investing or placing in financial instruments or projects that are in line with the implementation of Sustainable Finance</p>	<p>Bank Mandiri menyusun RAKB sebagai <i>guideline</i> dalam peningkatan portofolio pembiayaan agar sejalan dengan penerapan keuangan berkelanjutan secara bertahap di segmen <i>wholesale</i> dan <i>retail</i> sesuai prioritas Bank.</p> <p>Bank Mandiri formulates the RAKB as a guideline for increasing the financing portfolio in line with the gradual implementation of sustainable finance in the wholesale and retail segments according to the Bank's priorities.</p>
<p>Pengembangan kapasitas intern LJK</p> <p>LJK internal capacity building</p>	<p>Bank Mandiri menyusun roadmap program aksi di mana salah satunya mengadakan <i>workshop</i> pelatihan RAKB untuk pegawai</p> <p>Bank Mandiri has prepared a roadmap for an action program in which one of them is holding a RAKB training workshop for Bank Mandiri internals</p>
<p>Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional (<i>standard operating procedure</i>) LJK yang sesuai dengan prinsip penerapan Keuangan Berkelanjutan</p> <p>Adjustment of LJK's organization, risk management, governance, and / or standard operating procedures in accordance with the principles of implementing Sustainable Finance</p>	<p>Bank Mandiri melakukan:</p> <ul style="list-style-type: none"> - Penyesuaian organisasi dengan menambahkan fungsi LST pada unit kerja yang terlibat dalam penerapan RAKB. - Penyesuaian standar prosedur agar sesuai dengan prinsip penerapan Keuangan Berkelanjutan. <p>Bank Mandiri does:</p> <ul style="list-style-type: none"> - Organizational adjustments by adding LST functions to work units involved in implementing RAKB. - Adjustment of standard procedures to comply with the principles of Sustainable Finance implementation.

Program 1 Tahun dan 5 Tahun

Bank Mandiri pada RAKB 2020–2024 telah menyusun program yang akan diimplementasikan pada 1 (satu) hingga 5 (lima) tahun ke depan dengan fokus pada 3 (tiga) pilar strategis keuangan berkelanjutan yaitu Pilar *Sustainable Banking*, Pilar *Sustainable Operation*, dan Pilar CSR & UMKM untuk mendukung pencapaian SDGs. Bank Mandiri juga telah melakukan pemetaan inisiatif RAKB terhadap SDGs sebagai bentuk dukungan atas pencapaiannya.

RAKB Vision and Mission 2021 – 2025

In accordance with the 2020-2024 long-term corporate plan, Bank Mandiri has a vision of "To be your preferred financial partner" with the mission of "Seamlessly integrate our financial products & services into our costumers' lives by delivering simple, fast digital banking solutions". In order for this Vision and Mission to be realized sustainably, Bank Mandiri is transforming into a banking institution that pays attention to ESG aspects in its activities then this is included in the spirit of Bank Mandiri, namely "Prosperous Spirit". In a sustainable context, Bank Mandiri is committed to running good corporate governance and operations that contribute to sustainable growth by taking into account economic, environmental and social needs. (SUSBA 1.1.1.1)

Purpose of the RAKB

Bank Mandiri formulates the RAKB strategy as a concrete action step for LJKs in the RAKB as regulated in Article 7 POJK No.51 / POJK.03 / 2017 with an overview of the strategy as follows:

1 Year and 5 Year Programs

Bank Mandiri in the RAKB 2020-2024 has compiled a program that will be implemented in the next 1 (one) to 5 (five) years with a focus on 3 (three) strategic pillars of sustainable finance, namely the Sustainable Banking Pillar, the Sustainable Operation Pillar, and the CSR & Pillar MSMEs to support the achievement of the SDGs. Bank Mandiri has also carried out the mapping of the RAKB initiative against the SDGs as a form of support for its achievements. A total of



Sebanyak sebelas tujuan telah menjadi prioritas dalam aktivitas Bank Mandiri, yaitu pada tujuan ke 1,4,5,7,8,9,10,11,12,13 dan 15. Hasil pemetaan ini menjadi dasar bagi rujukan atas topik material yang telah ditetapkan dalam laporan ini. (SUSBA 1.1.1.4)

Pada pilar *Sustainable Banking*, Bank Mandiri telah memilih 5 (lima) sektor prioritas keuangan berkelanjutan yang akan diimplementasikan secara bertahap. Adapun pemilihan sektor-sektor Prioritas dalam Pilar Sustainable Banking didasarkan pada 3 aspek yaitu (1) *Industry Classification* (2) Nilai exposure pembiayaan dan (3) *Environmental Social & Governance/ESG*. Pada aspek *Industry Classification*, Bank Mandiri menggunakan *Portfolio Guideline* sebagai salah satu *tools* dalam optimalisasi pengelolaan portofolio kredit (tumbuh pada sektor industri prospektif) dan menghindari konsentrasi portofolio yang berlebihan pada suatu sektor ekonomi/industri. Pada aspek exposure, Bank mengklasifikasi 82 sektor ke dalam beberapa kelompok sesuai tingkat signifikansi (*share*) terhadap total exposure Bank Mandiri. Selanjutnya pada aspek ESG, Bank Mandiri menggunakan *concern* ESG dari pemangku kepentingan, *megatrends*, serta 15 Bank lainnya dalam mengklasifikasi 82 sektor. *Concern* pemangku kepentingan dan *megatrend* yang digunakan antara lain dari World Wildlife Fund, International Finance Corporation (IFC), Greenpeace, Principles for Responsibilities Investment (PRI), United Nations Environment Programme Finance Initiative (UNEPFI), Association of Banks in Singapore, Equator Principles, dan Banking Environment Initiatives.

Dari proses pemilihan sektor tersebut, diperoleh 5 (lima) sektor prioritas *Sustainable Banking* yaitu (1) Sektor Perkebunan Sawit dan *Crude Palm Oil/CPO*, (2) Sektor Jasa Konstruksi & Infrastruktur, (3) Sektor Energi dan Air, (4) Sektor Pertambangan Logam, serta (5) sektor Industri Makanan dan Minuman. Adapun implementasi ESG dilakukan secara bertahap di lima sektor prioritas tersebut sesuai dengan *roadmap* sampai dengan tahun 2026

Untuk tahun pertama di 2019, implementasi ESG dilakukan pada sektor Perkebunan Sawit dan CPO. Di tahun kedua yaitu tahun 2020, implementasi ESG dilakukan pada sektor Perkebunan Sawit CPO dan Sektor Konstruksi. Selanjutnya, di tahun ketiga yaitu tahun 2021, implementasi ESG dilakukan pada 3 sektor yaitu sektor Perkebunan Sawit & CPO, sektor Konstruksi, dan sektor Energi & Air seperti yang tercantum pada *roadmap* berikut:

eleven objectives have become a priority in Bank Mandiri's activities, namely the goals 1,4,5,7,8,9,10,11,12,13 and 15. The results of this mapping become the basis for references to predetermined material topics. in this report. (SUSBA 1.1.1.4)

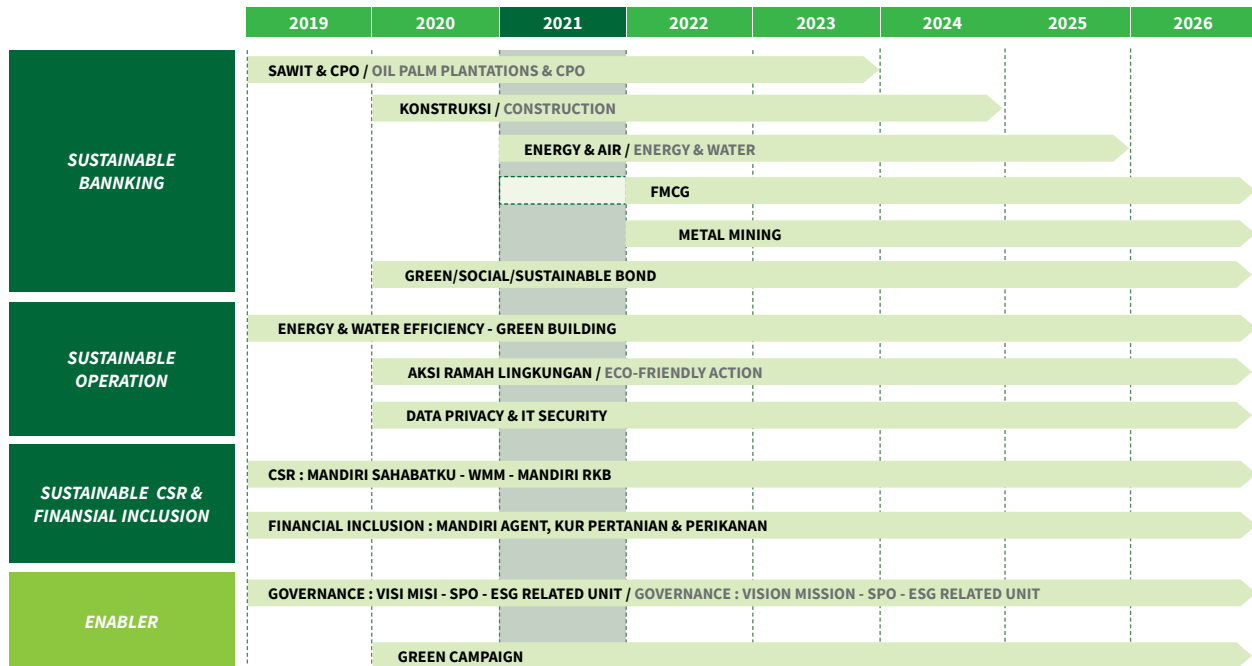
In the Sustainable Banking pillar, Bank Mandiri has selected 5 (five) priority sectors for sustainable finance which will be implemented in stages. The selection of priority sectors in the Sustainable Banking Pillar is based on 3 aspects, namely (1) Industry Classification (2) Value of financing exposure and (3) Environmental Social & Governance / ESG. In the Industry Classification aspect, Bank Mandiri uses the Portfolio Guideline as one of the tools in optimizing the management of the loan portfolio (growing in prospective industrial sectors) and avoiding excessive portfolio concentration in an economic / industrial sector. In the exposure aspect, the Bank classifies 82 sectors into several groups according to the level of significance (*share*) of Bank Mandiri's total exposure. Furthermore, on the ESG aspect, Bank Mandiri uses ESG concerns from stakeholders, megatrends, and 15 other banks in classifying 82 sectors. Stakeholder concerns and megatrends used include the World Wildlife Fund, International Finance Corporation (IFC), Greenpeace, Principles for Responsibilities Investment (PRI), United Nations Environment Program Finance Initiative (UNEPFI), Association of Banks in Singapore, Equator Principles, and Banking Environment Initiatives.

From the sector selection process, 5 (five) priority sectors for Sustainable Banking were obtained, namely (1) Oil Palm Plantation Sector and Crude Palm Oil / CPO, (2) Construction & Infrastructure Services Sector, (3) Energy and Water Sector, (4) Sector Metal Mining, and (5) the Food and Beverage Industry sector. The ESG implementation is carried out in stages in the five priority sectors according to the roadmap up to 2026.

For the first year in 2019, the implementation of ESG was carried out in the Oil Palm and CPO Plantation sector. In the second year, namely 2020, the ESG implementation was carried out in the CPO Oil Palm Plantation sector and the Construction Sector. Furthermore, in the third year, namely 2021, the implementation of ESG will carry out in 3 sectors, namely the Oil & CPO Plantation sector, the Construction sector, and the Energy & Water sector as listed in the following roadmap:



Grafik Program 1 tahun dan 5 tahun
Graph of 1 year and 5 year program



Pada RAKB 2021-2025, Bank Mandiri telah melakukan penyesuaian rencana aksi dengan menambahkan inisiatif *enabler* yaitu penyesuaian *governance*, peningkatan *sustainable portfolio* dan *disclosure Sustainable Report* yang diverifikasi oleh *Independent Asssurer*.

In the RAKB 2021-2025, Bank Mandiri has made adjustments to the action plan by adding enabler initiatives, namely governance adjustments, increasing sustainable portfolios and disclosure of Sustainable Report verified by the Independent Asssurer.

Apabila diperlukan, Bank Mandiri dapat melakukan penyesuaian RAKB dengan tetap memperhatikan perkembangan bisnis dan penerapan prinsip kehati-hatian, serta sesuai dengan Pedoman Teknis bagi Bank Terkait Implementasi POJK No.51/POJK.03/2017.

If necessary, Bank Mandiri can make adjustments to the RAKB while still paying attention to business developments and the application of prudential principles, as well as in accordance with the Technical Guidelines for Banks Related to the Implementation of POJK No.51 / POJK.03 / 2017.

Alokasi Sumber Daya

Resource Allocation

Sumber Dana Source of funds	Tenaga Kerja Labor	Mitra Kerjasama Cooperation Partners
<p>Mengalokasikan 5% dari total biaya tenaga kerja untuk biaya pelatihan yang akan digunakan untuk pengembangan kapasitas, pelatihan dan <i>workshop</i> terkait LST.</p> <p>Allocating 5% of the total labor costs for training costs that will be used for capacity building, training and workshops related to LST.</p>	<ul style="list-style-type: none"> • Business Unit • Risk Taking Unit • Wholesale Risk Solution • Corporate Secretary (incl. Divisi CSR) • Credit Portfolio Risk • Strategy & Performance Management • Policies & Procedures • CISO • Corporate Real Estate • Retail Deposit & Product Solutions • Treasury • Market Risk • Distribution Strategy • Micro Development & Agent Banking • Mandiri University • HC Engagement 	<ul style="list-style-type: none"> • Regulator • Auditor independen • Konsultan eksternal • Pihak lain yang akan ditentukan kemudian • Regulator • Independent auditors • External consultants • Other parties to be determined later



Penanggung Jawab

Penerapan dan capaian kinerja Keuangan Berkelanjutan merupakan tanggung jawab seluruh insan Bank Mandiri, termasuk jajaran Dewan Komisaris dan Direksi yang terlibat dalam pengawasannya. Penerapan SFAP Bank Mandiri didukung dengan pengembangan ESG Governance melalui (1) penyesuaian organisasi dengan menambahkan fungsi ESG pada unit kerja yang terlibat dalam implementasi SFAP serta (2) Penyesuaian standar prosedur agar sesuai dengan prinsip penerapan Keuangan Berkelanjutan. (MSCI 7.14) (SUSBA 1.1.1.10)

Dalam hal ini Dewan Komisaris dan Direksi juga berperan aktif untuk melakukan pengawasan dan implementasi integrasi ESG, termasuk meninjau peluang bisnis dan risiko perubahan iklim yang berdampak pada kegiatan-kegiatan pembiayaan oleh Bank Mandiri. (SUSBA 1.4.1.2)

Bank Mandiri telah membentuk ESG Related Unit yang bertanggung jawab secara langsung kepada Risk Management Policy & Committee /RPMC (Board Level) atas risiko ESG, termasuk dampak penerapan kebijakan dan prosedur ESG. (SUSBA 1.4.2.1)

Selanjutnya, secara rutin ESG Related Unit melaporkan implementasi RAKB, kendala yang dihadapi, *concern stakeholder* atas ESG, serta rencana RAKB berikutnya kepada RMPC. Adapun implementasi RAKB Bank Mandiri diawasi langsung oleh Direktur Manajemen Risiko dengan anggota Steering Committee/RMPC adalah Direktur Keuangan dan Direktur Bisnis Korporasi. (MSCI 7.14)

ESG Related Unit berperan sebagai penanggung jawab harian implementasi Keuangan Berkelanjutan yang terdiri dari Divisi Credit Risk Portofolio, Divisi Corporate & GVI, Divisi Corporate Risk, Divisi Strategy & Performance, Divisi Corporate Secretary, Divisi Policy, Divisi Wholesale Risk Solution, Divisi Market Risk, Divisi Treasury, Divisi Distribution Strategy, Divisi Micro Development Agent Bank, Divisi Corporate Real Estate, Divisi HC Engagement, Divisi CISO dan Divisi Mandiri University. (MSCI 7.14)

Scope tanggung jawab dari ESG Related Unit adalah sebagai berikut: (SUSBA 1.4.1.3)

- Merancang rencana aksi pada kebijakan pembiayaan dan investasi
- Melakukan pembaharuan dan mereviu implementasi RAKB terkait aktivitas pengelolaan risiko ESG yang terkait dengan kegiatan perbankan dalam rangka meningkatkan ketahanan portofolio yang ditangani oleh Unit Pengelola Portofolio Kredit
- Memantau dan melaporkan kemajuan implementasi rencana aksi berdasarkan indikator-indikator yang telah ditentukan, seperti status perencanaan kapasitas, status proyek percontohan, persentase keberhasilan penyaringan nasabah, dan sebagainya.
- Merencanakan dan mengkoordinasikan sesi pengembangan kapasitas yang diperlukan untuk perkembangan dan revisi kebijakan ESG.

Person in Charge

The implementation and performance of Sustainable Finance is the responsibility of all Bank Mandiri personnel, including the Board of Commissioners and Directors who are involved in its supervision. The implementation of Bank Mandiri's SFAP is supported by the development of ESG Governance through (1) organizational adjustments by adding the ESG function to the work units involved in implementing SFAP and (2) Adjusting standard procedures to comply with the principles of implementing Sustainable Finance. (MSCI 7.14) (SUSBA 1.1.1.10)

In this regard, the Board of Commissioners and Directors also play an active role in supervising and implementing ESG integration, including reviewing business opportunities and climate change risks that have an impact on financing activities by Bank Mandiri. (SUSBA 1.4.1.2)

Bank Mandiri established an ESG Related Unit which was directly responsible to the Risk Management Policy & Committee /RPMC (Board Level) for ESG risks, including the impact of implementing ESG policies and procedures. (SUSBA 1.4.2.1)

Furthermore, the ESG Related Unit routinely reported the implementation of the RAKB, the obstacles faced, the concerns of stakeholders on ESG, and the next RAKB plan to the RMPC. The implementation of the Bank Mandiri RAKB was directly supervised by the Director of Risk Management with members of the Steering Committee /RPMC being the Director of Finance and the Director of Corporate Business. (MSCI 7.14)

The ESG Related Unit was responsible for the daily implementation of Sustainable Finance, which consists of the Portfolio Credit Risk Division, the Corporate & GVI Division, the Corporate Risk Division, the Strategy & Performance Division, the Corporate Secretary Division, the Policy Division, the Wholesale Risk Solution Division, the Market Risk Division, Treasury Division, Distribution Strategy Division, Bank Micro Development Agent Division, Corporate Real Estate Division, HC Engagement Division, CISO Division and Mandiri University Division. (MSCI 7.14)

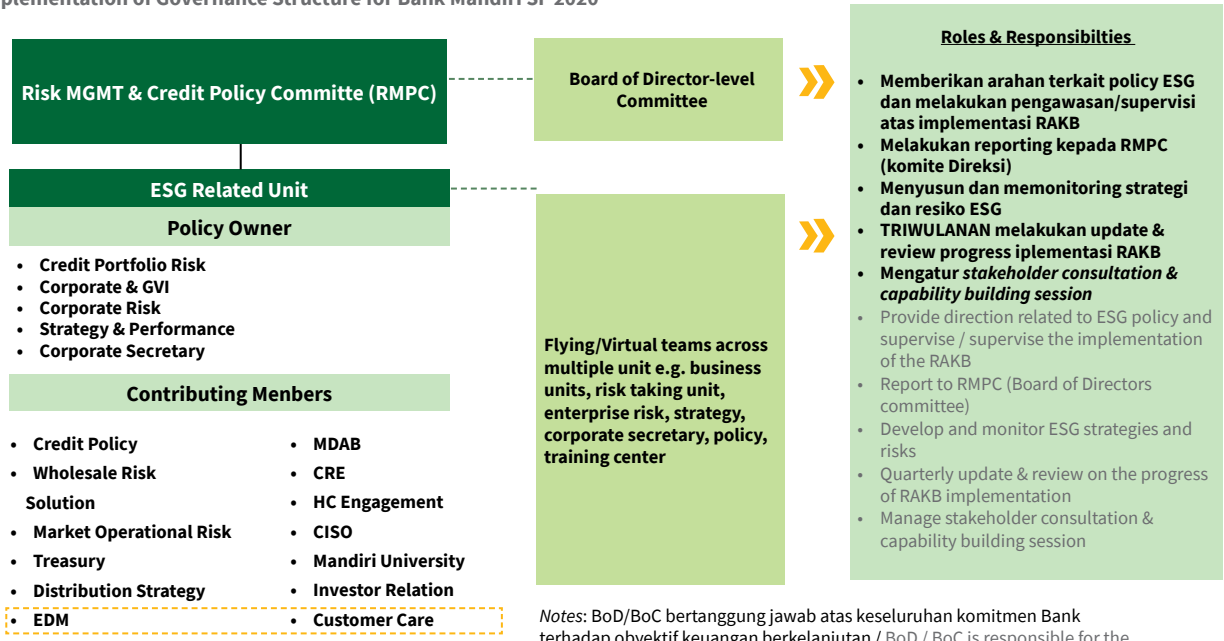
The scope of responsibility of the ESG Related Unit is as follows: (SUSBA 1.4.1.3)

- Designing action plans on financing and investment policies
- Updating and reviewing the implementation of the RAKB related to ESG risk management activities related to banking activities in order to increase portfolio resilience handled by the Credit Portfolio Management Unit
- Monitoring and reporting the progress of action plan implementation based on predetermined indicators, such as capacity planning status, pilot project status, customer screening success percentage, and so on.
- Planning and coordinating capacity building sessions required for the development and revision of ESG policies.



Grafik Governance structure ESG Related Unit tahun 2020 (SUSBA 1.4.1.1)
 Graph of ESG Related Unit governance structure in 2020 (SUSBA 1.4.1.1)

Governance Structure Implementasi SF 2020 Bank Mandiri
 Implementation of Governance Structure for Bank Mandiri SF 2020



Manajemen Risiko dan Pengendalian Internal

Dalam menjalankan RAKB, Bank Mandiri menghadapi berbagai risiko yang berpotensi menghambat tercapainya tujuan dan efektivitas rencana aksi. Risiko semakin meningkat karena RAKB merupakan kebijakan baru sehingga Bank Mandiri dituntut untuk bisa mencari solusi dan alternatif terbaik terhadap setiap risiko yang muncul. Untuk itu, diperlukan pengelolaan risiko secara komprehensif dan terintegrasi dengan penguatan pada aspek pengendalian internal.

Bank Mandiri telah menerapkan sistem pengendalian internal dengan "three line of defense" sesuai *international best practices* untuk mengelola issue ESG. Pertama, pengendalian risiko secara *first line of defense* oleh unit kerja yang melaksanakan proses bisnis. Kedua, pengendalian risiko secara *second line of defense* oleh unit kerja yang memiliki fungsi manajemen risiko dan independen dari unit kerja yang melaksanakan proses bisnis. Ketiga, pengendalian risiko secara *third line of defense* oleh unit kerja yang melaksanakan fungsi audit internal guna memastikan kegiatan pengendalian risiko dilaksanakan secara efektif. (SUSBA 1.4.1.4)

Melalui pengendalian risiko dengan 3 (tiga) tahapan tersebut, Bank Mandiri optimis dapat menjalankan RAKB dengan baik dengan senantiasa memperhatikan aspek kehati-hatian dan prinsip tata kelola yang baik. Dengan *framework* seperti itu, maka peran Internal Audit sangat penting sebagai *quality assurance* dalam pelaksanaan RAKB sebagai perwujudan dan komitmen Bank

Risk Management and Internal Control

In implementing the RAKB, Bank Mandiri faced various risks that had the potential to hinder the achievement of the objectives and effectiveness of the action plan. Risks were increasing because the RAKB was a new policy so that Bank Mandiri was required to be able to find the best solutions and alternatives to any risks that arise. For this reason, a comprehensive and integrated risk management was required with strengthening aspects of internal control.

Bank Mandiri implemented an internal control system with "three lines of defense" according to international best practices for managing ESG issues. First, risk control using the first line of defense by the work units that carry out business processes. Second, risk control on a second line of defense by a work unit that has a risk management function and is independent from the work unit that carries out business processes. Third, risk control in the third line of defense by work units that carry out the internal audit function to ensure that risk control activities are carried out effectively. (SUSBA 1.4.1.4)

Through risk control with these 3 (three) stages, Bank Mandiri is optimistic that it can carry out the RAKB properly by always paying attention to the aspects of prudence and the principles of good governance. With such a framework, the role of Internal Audit is very important as quality assurance in implementing the RAKB as a manifestation and commitment of Bank Mandiri in implementing



Mandiri dalam menerapkan keuangan berkelanjutan. Melalui audit dan penyampaian hasilnya, Internal Audit bisa memberikan opini dan rekomendasi sehingga RAKB bisa berjalan sesuai dengan target dan tujuan yang telah ditetapkan. (SUSBA 1.4.1.8)

Memegang peran sebagai *Third Line of Defense*, Internal Audit Bank Mandiri memastikan bahwa pengendalian internal di setiap *line of defense* semakin kuat dan matang. Untuk itu, Internal Audit juga terus melakukan inovasi dalam penggunaan metodologi serta *tools audit* sehingga pelaksanaan audit lebih efektif dan efisien. Komitmen dan spirit tersebut sejalan dengan rencana jangka panjang Internal Audit 2015-2020 yang bertemakan "*Creating Long-Term Value Through Sustained Assurance to be The Best in Class IA Function*"

Bank Mandiri juga menetapkan dan mereview secara periodik strategi manajemen portfolio kredit dalam bentuk *Loan Portfolio Guideline*, yang meliputi klasifikasi, arah pertumbuhan kredit, alokasi limit dan *Industry Acceptance Criteria* pada setiap sektor industri.

Selain itu, Bank Mandiri juga melakukan *review* terhadap kinerja portfolio sektoral, salah satunya melalui *Sensitivity Analysis*, yang dalam perhitungannya telah mempertimbangkan berbagai aspek, termasuk aspek E&S. Metodologi dan hasil *Sensitivity Analysis* disampaikan dalam forum direksi dan digunakan sebagai pedoman atau pengambilan keputusan bisnis internal. (SUSBA 1.6.1.1)

Kendala yang Dihadapi dalam Penerapan RAKB

Dalam pengimplementasian program kebijakan LST di 3 pilar strategis Keuangan Berkelanjutan, Bank Mandiri menyadari akan dihadapkan pada berbagai tantangan. Oleh karenanya dalam penyusunan program aksi, Bank Mandiri telah mengidentifikasi berbagai tantangan yang dihadapi di setiap program aksi dan langkah mitigasi yang dilakukan untuk meminimalkan dampak jika kendala tersebut muncul. Tantangan dan langkah mitigasi tersebut juga di-*review* dan diperbaharui dalam penyusunan RAKB 2021 – 2025.

RAKB Bank Mandiri 2021

Bank Mandiri telah menyusun *roadmap* RAKB 2021 – 2025 yang merupakan tahun ketiga penyusunan rencana aksi berdasarkan *review* implementasi RAKB periode sebelumnya serta update informasi terkini dari *top shareholder* untuk mendukung Rencana Aksi Nasional dalam mengurangi Emisi Gas Rumah Kaca (*GHG Emissions*) dengan memastikan pegawai terpilih untuk mengikuti serangkaian *workshop* terkait kesiapan Bank Mandiri untuk menerapkan TCFD (*Task force on Climate Financial Disclosure*) framework. Pada RAKB ini, Bank Mandiri memastikan agar kebijakan, proses, serta aktivitas jangka panjang selaras dengan prinsip keuangan berkelanjutan yang meliputi struktur tata kelola, visi & misi, rencana aksi, serta unit yang terlibat hingga 5 tahun ke depan. RAKB 2021-2025 juga selaras dengan pemenuhan tujuan pembangunan berkelanjutan (*Sustainable Development Goals/SDGs*) dan *international benchmark*

sustainable finance. Through audits and delivery of results, Internal Audit can provide opinions and recommendations so that the RAKB can run according to the targets and objectives that have been set. (SUSBA 1.4.1.8)

Holding the role as the Third Line of Defense, Bank Mandiri's Internal Audit ensured that internal controls in each line of defense were getting stronger and more mature. To that end, Internal Audit also continued to innovate in the use of audit methodologies and tools so that the implementation of audits was more effective and efficient. This commitment and spirit were in line with Internal Audit's long-term plan for 2015-2020 with the theme "Creating Long-Term Value Through Sustained Assurance to be The Best in Class IA Function".

Bank Mandiri also periodically reviews its portfolio management strategy in the form of a Portfolio Guideline, which includes guidance on sector classifications, direction of credit growth and limit, and Industry Acceptance Criteria for each industrial sector.

In addition, Bank Mandiri also reviews sectoral portfolio performance, one of which is through Sensivity Analysis, which in its calculations has considered various aspects, including E&S aspects. The methodology and results of the Sensitivity Analysis are presented in the board of directors and used as a guide or in making internal business decisions. (SUSBA 1.6.1.1)

Constraints Faced in the Implementation of the RAKB

In implementing the ESG policy program in the 3 strategic pillars of Sustainable Finance, Bank Mandiri realized that it will face various challenges. Therefore, in formulating action programs, Bank Mandiri identified various challenges faced in each action program and mitigation measures taken to minimize the impact if these obstacles arise. These challenges and mitigation measures were also reviewed and updated in the preparation of the RAKB 2021 - 2025.

RAKB Bank Mandiri 2021

Bank Mandiri has compiled the RAKB 2021 - 2025 roadmap, which is the third year of formulating an action plan based on a review of the implementation of the previous RAKB and updating the latest information from top shareholders to support the National Action Plan to reduce Greenhouse Gas Emissions (GHG Emissions) by ensuring selected employees to attend a series of workshops related to Bank Mandiri's readiness to implement the TCFD (Task force on Climate Financial Disclosure) framework. In this RAKB, Bank Mandiri ensures that long-term policies, processes, and activities are in line with the principles of sustainable finance, which include governance structure, vision & mission, action plans, and units involved for the next 5 years. The RAKB 2021-2025 is also in line with the fulfillment of the Sustainable Development Goals (SDGs) and international ESG performance benchmarks from the



kinerja ESG dari Morgan Stanley Capital International (MSCI) Rating dan *Sustainable Banking in Asean (SUSBA) Report*.

Adapun Program RAKB 2021 – 2025 difokuskan pada 3 (tiga) pilar yaitu Pilar *Sustainable Banking*, Pilar *Sustainable Operation* dan Pilar *Sustainable CSR & Financial Inclusion*, serta inisiatif enabler. Fokus program kerja tersebut diterjemahkan dalam 15 inisiatif utama dan 3 inisiatif *enabler* yang dilaksanakan secara berkelanjutan dan bertahap. Dalam *roadmap* 5 (lima) tahun ke depan, program kerja pilar *Sustainable Banking* difokuskan pada implementasi LST di 5 sektor prioritas segmen *Corporate* dan pengembangan *Sustainability Bond*. Pada pilar *Sustainable Operation*, program kerja jangka panjang difokuskan pada implementasi *green office* minimal di 5 gedung; *green building* di 3 gedung, budaya ramah lingkungan pada seluruh Mandirian, serta penguatan *privacy & IT data security* secara berkelanjutan. Selanjutnya, Pilar *CSR & Financial Inclusion* difokuskan pada peningkatan kesejahteraan masyarakat melalui program WMM, Rumah Kreatif BUMN Mandiri Sahabatku, *Branchless Banking* termasuk turunannya (*value chain*) serta KUR Ketahanan Pangan yaitu sektor pertanian dan perikanan.

Bank Mandiri menyadari bahwa *Sustainable Banking* adalah *journey*, karenanya Bank akan mengimplementasi ESG secara bertahap di lima sektor prioritas yaitu sektor (1) Sektor Perkebunan Sawit dan *Crude Palm Oil/CPO*, (2) Sektor Jasa Konstruksi & Infrastruktur, (3) Sektor Energi dan Air, (4) Sektor Pertambangan Logam, serta (5) sektor Industri Makanan dan Minuman. Adapun tahun 2021 merupakan tahun ketiga implementasi ESG, dimana Bank Mandiri akan fokus pada 3 sektor prioritas yaitu sektor perkebunan sawit & CPO, sektor Jasa Konstruksi & Infrastruktur, serta sektor Energi & Air / *Renewable Energy*.

Pilar I. Sustainable Banking

Inisiatif 1. ESG Sektor Perkebunan Sawit & CPO

Latar Belakang

Minyak kelapa sawit merupakan salah satu minyak yang paling banyak dikonsumsi di dunia. Dengan karakteristik sifat yang menguntungkan seperti stabilitas oksidasi tinggi, biaya produksi yang rendah, minyak kelapa sawit digunakan di berbagai produk makanan, kosmetik, dan kebersihan. Selain itu, minyak kelapa sawit juga digunakan sebagai sumber bahan bakar nabati atau biodiesel.

Produksi minyak kelapa sawit global didominasi oleh Indonesia dan Malaysia; secara keseluruhan kedua negara tersebut memenuhi sekitar 80-90% produksi minyak kelapa sawit dunia. Indonesia merupakan produsen dan eksportir minyak kelapa sawit terbesar di dunia. Industri minyak kelapa sawit Indonesia telah menunjukkan pertumbuhan yang kuat selama 20 tahun terakhir. Mayoritas minyak kelapa sawit produksi Indonesia sudah diekspor ke berbagai negara, termasuk China, Pakistan, India, Malaysia, dan Belanda.

Perkebunan kelapa sawit dan industri proses minyak kelapa sawit merupakan industri kunci dalam perekonomian Indonesia. Menurut data Badan Pusat Statistik (BPS), total wilayah kebun kelapa sawit di Indonesia saat ini sekitar 11,9 juta hektar dan diperkirakan akan meningkat hingga 13 juta hektar di tahun 2020. Berdasarkan

Morgan Stanley Capital International (MSCI) Rating and *Sustainable Banking in Asean (SUSBA) Report*.

The RAKB Program 2021-2025 is focused on 3 (three) pillars, namely the Sustainable Banking Pillar, the Sustainable Operations Pillar and the CSR & Financial Inclusion Sustainable Pillar, and enabler initiatives. The focus of the work program is translated into 15 main initiatives and 3 enabler initiatives which are carried out continuously and gradually. In the roadmap for the next 5 (five) years, the Sustainable Banking pillar work program is focused on the implementation of ESG in the 5 priority sectors of the Corporate segment and the development of Sustainability Bonds. In the Sustainable Operations pillar, the long-term work program is focused on implementing green offices in at least 5 buildings; green building in 3 buildings, environmentally friendly culture throughout Mandirian, as well as strengthening privacy & IT data security in a sustainable manner. Furthermore, the CSR & Financial Inclusion Pillar is focused on improving people's welfare through the WMM program, SOEs Creative Home, Mandiri Sahabatku, Branchless banking including its derivatives (*value chain*) and KUR for Food Security, namely the agriculture and fisheries sector.

Bank Mandiri realizes that Sustainable Banking is a journey, therefore the Bank will implement ESG gradually in five priority sectors, namely the sector (1) Oil Palm and Crude Palm Oil / CPO, (2) Construction & Infrastructure Services Sector, (3) Energy Sector and Water, (4) Metal Mining Sector, and (5) Food and Beverage Industry sector. 2021 is the third year of ESG implementation, where Bank Mandiri will focus on 3 priority sectors, namely the palm oil & CPO plantation sector, the Construction & Infrastructure Services sector, and the Energy & Water / Renewable Energy sector.

Pilar I. Sustainable Banking

Initiative 1. ESG for Palm Oil & CPO Plantation Sector

Background

Palm oil is one of the most consumed oils in the world. With its favorable characteristics such as high oxidation stability, low production costs, palm oil is used in a variety of food, cosmetic and hygiene products. In addition, palm oil is also used as a source of biofuel or biodiesel.

Global palm oil production is dominated by Indonesia and Malaysia; as a whole, the two countries fulfill about 80-90% of world palm oil production. Indonesia is the world's largest producer and exporter of palm oil. The Indonesian palm oil industry has shown strong growth over the past 20 years. The majority of Indonesia's palm oil production has been exported to various countries including China, Pakistan, India, Malaysia and the Netherlands.

Oil palm plantations and the palm oil processing industry are key industries in the Indonesian economy. According to data from the Central Statistics Agency (BPS), the total area of oil palm plantations in Indonesia is currently around 11.9 million hectares and is expected to increase to 13 million hectares in 2020. Based on the



sebaran lokasi, 70% perkebunan kelapa sawit berlokasi di Pulau Sumatera dan 30% berlokasi di Pulau Kalimantan. Kapasitas tahunan penyulingan minyak kelapa sawit di Indonesia meningkat tajam dari tahun ke tahun. Nilai ekspor CPO berkontribusi sebesar 1,6% - 1,8% terhadap PDB Indonesia.

Namun, peningkatan berkelanjutan di sektor ini membawa risiko terhadap lingkungan, sosial, dan etika seperti penggundulan hutan, penipisan tanah, sengketa tanah, dan kondisi kerja di bawah standar. Sebagai Bank yang bertanggung jawab, Bank Mandiri menyadari risiko-risiko yang berhubungan dengan nasabah yang beroperasi di sektor minyak kelapa sawit dan akan mengelola risiko-risiko tersebut melalui uji kelayakan (*due diligence*) yang memadai dan manajemen nasabah. Tujuan penyusunan kebijakan sektor Perkebunan Sawit & CPO adalah untuk menetapkan standar berkelanjutan untuk nasabah minyak kelapa sawit.

Selanjutnya kebijakan tersebut ditinjau setiap tahun dengan mempertimbangkan masukan dari pemangku kepentingan eksternal (OJK, Roundtable on Sustainable Palm Oil/RSPO, Gabungan Pengusaha Kelapa Sawit Indonesia; Kementerian Pertanian/KLHK/ Perhutanan/ Kesehatan; nasabah) dan pemangku kepentingan internal, terkait *issue* ESG sebagai berikut:

Isu-isu dan Risiko Sosial Lingkungan (SUSBA 1.2.1.6; SUSBA 1.2.1.10)

- a. Isu-isu lingkungan sektor perkebunan sawit & CPO:
 - Perusakan hutan hujan karena peningkatan kebutuhan minyak sawit
 - Hilangnya keanekaragaman hayati dan meningkatnya risiko kepunahan spesies yang dilindungi
 - Peningkatan emisi gas rumah kaca karena pembakaran bahan bakar fosil dan transportasi
 - Degradasi lahan gambut melalui pengeringan sehingga menyebabkan emisi metana ke atmosfer dan meningkatkan risiko kebakaran dan banjir
- b. Isu-isu sosial sektor perkebunan sawit & CPO:
 - Hak atas tanah, penggunaan lahan dan pembebasan lahan
 - Konflik dengan penduduk asli dan komunitas lokal
 - Penurunan produktivitas petani kecil akibat keterlambatan penggunaan teknologi yang up to date.
 - Pelanggaran hak asasi manusia termasuk pekerja paksa dan pekerja anak

Rencana Aksi Sektor Perkebunan Sawit dan CPO

Rencana aksi Sektor Perkebunan Sawit dan CPO disusun oleh Unit Bisnis dan Unit Pengelola Risiko sebagai upaya tindak lanjut oleh Bank Mandiri terhadap sejumlah indikator dalam daftar periksa (*ESG Checklist*). *ESG Checklist* dikenakan selama 3 tahun terakhir ke pilot debitur Sektor Perkebunan Sawit & CPO yang antara lain mencakup hal-hal berikut:

- Kriteria Wajib: mematuhi peraturan-peraturan lokal lingkungan & sosial termasuk Unit Kelola Lingkungan-Unit Pemantauan Lingkungan/AMDAL/ PROPER dan/atau sertifikasi kesehatan dan keselamatan; memiliki sertifikasi ISPO (MSCI 7.8)

distribution of locations, 70% of oil palm plantations are located on the island of Sumatra and 30% are located on the island of Borneo. The annual capacity of palm oil refining in Indonesia has increased significantly from year to year. The export value of CPO contributed 1.6% - 1.8% of Indonesia's GDP.

However, the continued improvement in this sector carries environmental, social and ethical risks such as deforestation, land depletion, land disputes and sub-standard working conditions. As a responsible bank, Bank Mandiri is aware of the risks associated with customers operating in the palm oil sector and will manage these risks through adequate due diligence and customer management. The objective of developing the Palm Oil & CPO sector policies is to set sustainable standards for palm oil clients.

Furthermore, the policy is reviewed annually by considering input from external stakeholders (FSA, Roundtable on Sustainable Palm Oil / RSPO, the Indonesian Palm Oil Association; Ministry of Agriculture / KLHK / Forestry / Health; customers) and internal stakeholders, regarding ESG issues as following:

Environmental Social Issues and Risks (SUSBA 1.2.1.6; SUSBA 1.2.1.10)

- a. Environmental issues in the palm oil & CPO plantation sector:
 - Destruction of rainforests due to increased demand for palm oil
 - Loss of biodiversity and increased risk of extinction of protected species
 - Increased greenhouse gas emissions due to burning fossil fuels and transportation
 - Degradation of peatlands through draining, which causes methane emissions to the atmosphere and increases the risk of fires and flooding
- b. Social issues in the palm oil & CPO plantation sector:
 - Rights to land, land use and land acquisition
 - Conflict with indigenous peoples and local communities
 - Decreased productivity of small farmers due to the late use of up to date technology.
 - Human rights violations including forced labor and child labor

Oil Palm and CPO Plantation Sector Action Plan

The Palm Oil and CPO Plantation Sector action plan was prepared by the Business Unit and the Risk Management Unit as a follow-up effort by Bank Mandiri on a number of indicators in the checklist (*ESG Checklist*). The *ESG Checklist* has been applied for the last 3 years to the pilot debtors of the Palm Oil & CPO Plantation Sector, which includes the following:

- Mandatory Criteria: comply with local environmental & social regulations including Environmental Management Unit-Environmental Monitoring Unit / AMDAL / PROPER and / or health and safety certification; has ISPO certification (MSCI 7.8)



- Kriteria Evaluasi: memiliki *Code of Conduct*; memiliki kebijakan lingkungan; memiliki ISO 14001 dan OHSAS 18001; memiliki kebijakan hak asasi manusia dan tenaga kerja; memiliki sistem manajemen untuk melindungi *High Conservative Value-High Carbon Stock*-lahan gambut. Evaluasi juga dilakukan melalui OTS ke Nasabah untuk memperhatikan kondisi lingkungan kerja, seperti tidak mempekerjakan pekerja di bawah umur & non diskriminasi; ketersediaan sistem pemantau kebakaran & tim pusat krisis / tanggapan kebakaran; prosesor telah memasang Instalasi Pengolahan Limbah (IPL) untuk memproses air limbah; serta dokumen yang dapat diterima Bank bahwa nasabah tidak membakar hutan dengan sengaja untuk pembukaan lahan kebun skala besar / pabrik CPO (MSCI 7.8)

- Evaluation Criteria: having a *Code of Conduct*; having an environmental policy; having ISO 14001 and OHSAS 18001; having human rights and labor policies; having a management system to protect *High Conservative Value-High Carbon Stock*-peatlands. Evaluation was also carried out through OTS to customers to pay attention to work environment conditions such as not employing underage workers & non-discrimination; availability of fire monitoring systems & crisis center / fire response teams; the processor installed a Sewage Treatment Plant (IPL) to process wastewater; as well as documents that could be accepted by the Bank that the customer did not burn the forest intentionally for the clearing of large-scale plantations / CPO mills (MSCI 7.8)

Sejalan dengan implementasi ESG, maka Bank Mandiri mendorong debiturnya untuk memiliki sertifikasi seperti pada debitur Sawit & CPO didorong untuk memiliki/mendaftarkan sertifikasi ISPO dan/atau RSPO. Sepanjang tahun 2020 tercatat 45 debitur yang bersertikasi & Proses pendaftaran ISPO atau 83% dari total Debitur Sawit & CPO. (SUSBA 1.2.1.5)

In line with the implementation of ESG, Bank Mandiri encourages its debtors to have certification such as Palm & CPO debtors who are encouraged to have / register ISPO and / or RSPO certification. Throughout 2020, there were 45 certified debtors & ISPO registration process or 83% of the total Palm & CPO Debtors. (SUSBA 1.2.1.5)

Rencana aksi ini kemudian diikutsertakan dalam proses pengajuan kredit oleh Komite Rekomendasi (*Recommending Committee*) kepada Komite Kredit sebagai pertimbangan dalam pemberian kredit. Kebijakan ini menetapkan persyaratan minimum / kriteria wajib yang harus dipenuhi oleh nasabah/calon nasabah Sawit & CPO. Apabila nasabah telah memiliki sertifikasi ISPO, proses *checklist* hanya pada Kriteria Wajib dan tidak ada rencana aksi yang perlu dilakukan kepada nasabah tersebut. Kriteria Evaluasi dan rencana aksi wajib dilakukan kepada nasabah yang belum memiliki sertifikasi ISPO atau nasabah yang sedang dalam proses sertifikasi ISPO.

This action plan was then included in the credit application process by the Recommending Committee to the Credit Committee as a consideration in providing credit. This policy set out the minimum requirements / mandatory criteria that had to be met by customers / prospective customers of Palm Oil & CPO. If the customer already had ISPO certification, the checklist process was only on the Mandatory Kriteria, and there was no action plan that needed to be carried out on the customer. Evaluation criteria and action plans had to be carried out for customers who did not have ISPO certification or customers who were in the process of ISPO certification.

Bagi debitur yang kurang memenuhi *ESG Checklist* Sektor Perkebunan Sawit & CPO, terdapat Rencana Aksi/*Time Bound Activity* terkait mitigasi risiko ESG dan mendorong agar aktivitas operasionalnya sejalan dengan praktik ESG: (SUSBA 1.2.1.2)

For debtors who do not meet the ESG Checklist for the Palm Oil & CPO Plantation Sector, there is an Action Plan / Time Bound Activity related to mitigating ESG risks and encouraging their operational activities to be in line with ESG practices: (SUSBA 1.2.1.2)

Tabel Rencana aksi sektor Perkebunan Sawit & CPO atas temuan ESG Checklist
Table of Oil Palm & CPO sector action plan based on the findings of the ESG Checklist

Bidang LST yang Diidentifikasi dalam Proses Uji kelayakan (<i>due diligence</i>) ESG areas identified in due diligence	Rencana Aksi Action plan	Jangka Waktu Time period	Indikator Penyelesaian Rencana Aksi Indicators of Action Plan Completion	Tanggung Jawab Responsible
Bukti atas pencemaran karena pembuangan limbah yang tidak diolah Evidence of pollution due to untreated waste disposal	Rencana aksi termasuk: <ul style="list-style-type: none"> • Pemulihan tanah yang terkontaminasi • Pembangunan sistem limbah untuk air limbah industri • Pembangunan fasilitas pengolahan air limbah The action plan includes: <ul style="list-style-type: none"> • Restoration of contaminated soil • Construction of sewage systems for industrial wastewater • Construction of wastewater treatment facilities 	6 bulan 6 month	Perjanjian kredit memuat seluruh pernyataan, jaminan, dan covenant yang disepakati. Dokumen kredit yang disyaratkan antara lain: (SUSBA 1.2.1.9) <ol style="list-style-type: none"> AMDAL untuk rencana usaha/kegiatan yang diwajibkan atau Upaya Pengelolaan Lingkungan (UKL) - Upaya Pemantauan Lingkungan (UPL) sesuai ketentuan peraturan perundang-undangan yang berlaku. Hasil Penilaian PROPER (Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup), sesuai dengan ketentuan yang berlaku. The credit agreement contains all agreed statements, guarantees, and covenants. Credit documents required include: (SUSBA 1.2.1.9) <ol style="list-style-type: none"> Environmental Impact Analysis for mandatory business / activity plans or Environmental Management Efforts (UKL) - Environmental Monitoring Efforts (UPL) in accordance with the provisions of applicable laws and regulations. The results of the PROPER (Corporate Performance Rating Program in Environmental Management) Assessment are in accordance with applicable regulations. 	Manajemen Management



Bidang LST yang Diidentifikasi dalam Proses Uji kelayakan (<i>due diligence</i>) ESG areas identified in due diligence	Rencana Aksi Action plan	Jangka Waktu Time period	Indikator Penyelesaian Rencana Aksi Indicators of Action Plan Completion	Tanggung Jawab Responsible
<ul style="list-style-type: none"> • Tidak ada mekanisme penanganan keluhan • There is no complaint handling mechanism 	Membentuk mekanisme penanganan keluhan Establishing a complaint handling mechanism	3 bulan 3 month	Mekanisme penanganan keluhan yang memadai harus dikomunikasikan dengan baik Adequate complaint mechanisms must be properly communicated	Manajemen Management

Berdasarkan temuan dari penilaian persyaratan minimum untuk nasabah, apabila ada nasabah yang tidak dapat memenuhi persyaratan minimum, maka Bank Mandiri akan berdiskusi dengan nasabah untuk menetapkan rencana aksi untuk memenuhi persyaratan dalam jangka waktu sesuai yang disepakati bersama. Bank Mandiri juga membuat daftar pengecualian (*exclusion list*) dimana calon nasabah memiliki risiko keberlanjutan tinggi yang tidak dapat ditoleransi oleh Bank. (SUSBA 1.2.1.1)

Bank Mandiri menyadari bahwa pengembangan kapasitas sumber daya manusia merupakan aktivitas kunci untuk mewujudkan keberhasilan implementasi program kebijakan ESG sektor kelapa sawit & CPO. Untuk memastikan kesiapan pegawai memahami risiko ESG dan implementasi kebijakannya, maka Bank Mandiri berkomitmen untuk mengembangkan capability devolepment melibatkan tenaga ahli. Oleh karena pada program aksi ESG sektor kelapa sawit & CPO terkait *capability development*, Bank Mandiri di tahun 2021 akan melakukan:

- *Workshop*, pelatihan dan/atau mengundang tenaga ahli dari pihak eksternal untuk memastikan pengembangan kapasitas yang memadai untuk persiapan penerapan rancangan kebijakan sektor Perkebunan Sawit & CPO, termasuk di dalamnya pengembangan kapabilitas dampak emisi Gas Rumah Kaca (*Green House Gas emission*) terhadap sektor Perkebunan Sawit & CPO.
- Memperluas cakupan rancangan kebijakan sektor Perkebunan Sawit & CPO, dalam hal ini melakukan program percontohan III kepada 2 debitur *pilot* sektor Sawit & CPO segmen *Corporate* yang bergerak di industri *midstream* dan/atau *downstream* CPO, untuk memperoleh *lesson learnt* terhadap penerapan *Sustainable CPO* (walaupun secara ketentuan perusahaan di indutsri *midstream* dan/atau *downstream* CPO tidak diwajibkan sertifikasi ISPO).
- Melibatkan pihak eksternal untuk mendapatkan masukan tentang rancangan kebijakan sektor Perkebunan Sawit & CPO.
- Meninjau dampak yang timbul pada proses internal Bank dan pada nasabah dari rancangan kebijakan sektor Perkebunan Sawit & CPO.
- FGD dengan unit terkait untuk mereview rancangan kebijakan sektor Perkebunan Sawit & CPO yang siap untuk diterapkan pada nasabah. Proses FGD dilakukan dengan mempertimbangkan masukan mengenai kebijakan sektor Perkebunan Sawit & CPO dari keterlibatan pihak eksternal dan masukan nasabah selama program percontohan

Based on the findings from the assessment of the minimum requirements for customers, if there were customers who could not meet the minimum requirements, Bank Mandiri would discuss with the customers to determine an action plan to meet the requirements within a mutually agreed period of time. Bank Mandiri also made an exclusion list where prospective customers had a high sustainability risk that the Bank could not tolerate. (SUSBA 1.2.1.1)

Bank Mandiri also realized that the development of human resource capacity became a key activity to realize the successful implementation of the ESG policy program in the palm oil & CPO sector. To ensure the readiness of employees to understand ESG risks and implement policies, Bank Mandiri is committed to developing capability devolepment involving experts. Therefore, in the palm oil & CPO sector ESG action program related to capability development, Bank Mandiri in 2021 will:

- Workshops, training and / or inviting external experts to ensure adequate capacity building for the preparation of the implementation of draft policies for the Oil Palm & CPO sector. This includes the development of the capability to impact Green House Gas emissions on the Oil Palm & CPO Plantation sector.
- Expanding the scope of the Palm Oil & CPO Plantation sector policy draft, in this case conducting pilot program III for 2 pilot debtors of the Palm & CPO sector in the Corporate segment engaged in the midstream and / or downstream CPO industry, to obtain lessons learned on the implementation of Sustainable CPO (the provisions of companies in the midstream and / or downstream CPO industry are not required to be ISPO certification).
- Involving external parties to obtain input on draft policies for the Oil Palm & CPO sector.
- Reviewing the impact on the Bank's internal processes and on customers from the draft policies on the Oil Palm & CPO sector.
- Conducting FGD with related units to review draft policies for the Oil Palm & CPO sector that are ready to be applied to customers. The FGD process will be carried out by taking into account input on the Palm Oil & CPO sector policies from the involvement of external parties and input from customers during the pilot program.



Inisiatif 2. ESG Sektor Konstruksi

Latar Belakang

Untuk mendorong pertumbuhan ekonomi makro, pemerintah Indonesia telah memfokuskan pengembangan infrastruktur nasional selama beberapa tahun terakhir. Namun, dalam pengembangan infrastruktur, Indonesia menghadapi tantangan kesenjangan konektivitas antar wilayah yang dapat menunda pencapaian tujuan. Selain itu tingkat urbanisasi yang tinggi (53% dari penduduk yang tinggal di daerah perkotaan) ikut berkontribusi menghambat percepatan pertumbuhan infrastruktur.

Karena pertimbangan kondisi tersebut, pemerintah Indonesia telah mengembangkan berbagai kebijakan, instrumen, dan kerangka kerja fiskal untuk menciptakan peluang dalam pertumbuhan infrastruktur. Rencana anggaran 2020-2024 mencapai Rp 2,058 triliun dan merupakan potensi dalam Memperkuat Infrastruktur untuk Mendukung Pengembangan Ekonomi dan Pelayanan Dasar.

Namun, pertumbuhan berkelanjutan dari sektor ini juga menimbulkan risiko lingkungan, sosial dan etika seperti kebisingan dan emisi udara, air limbah, bahaya fisik, biologi dan kimia, keselamatan dan risiko keamanan, perubahan habitat dan fragmentasi. Sebagai Bank yang bertanggung jawab, Bank Mandiri sadar akan risiko-risiko yang terkait dengan operasi-operasi nasabah di sektor Jasa Konstruksi Infrastruktur dan mengelola risiko melalui uji kelayakan (*due diligence*) yang tepat dan manajemen nasabah. Tujuan kebijakan Pembiayaan & Investasi dengan aspek ESG untuk sektor Jasa Konstruksi Infrastruktur yaitu untuk menetapkan standar berkelanjutan bagi nasabah Jasa Konstruksi Infrastruktur. Hal ini juga membawa peluang bagi Bank Mandiri untuk memberikan pendapatan baru melalui pengembangan instrumen keuangan hijau (misalnya obligasi hijau, *sustainable linked loan*) yang biasanya digunakan untuk membiayai proyek-proyek infrastruktur.

Selanjutnya kebijakan tersebut ditinjau setiap tahun dengan mempertimbangkan masukan dari pemangku kepentingan eksternal (OJK, PT Penjamin Infrastruktur Indonesia, Lembaga Pengembangan Jasa Konstruksi, Pemerintah Provinsi, Kementerian Ketenagakerjaan/ Pekerjaan Umum dan Perumahan Rakyat/ KLHK; nasabah) dan pemangku kepentingan internal, terkait *issue* ESG sebagai berikut:

Isu-isu dan Risiko Sosial Lingkungan (SUSBA 1.2.1.6; SUSBA 1.2.1.10)

- a. Isu-isu lingkungan sektor Jasa Konstruksi Infrastruktur:
 - Perubahan dan gangguan terhadap habitat terestrial dan akuatik yang dihasilkan dari konstruksi dan pemeliharaan
 - Kebisingan dan emisi udara dihasilkan dari kegiatan konstruksi infrastruktur
 - Pencemaran zat berbahaya ke air
 - Rantai pasokan yang berkelanjutan (misalnya penggunaan bahan ramah lingkungan dan pengelolaan limbah)
- b. Isu-isu sosial sektor Jasa Konstruksi Infrastruktur:
 - Ancaman cedera serius atau potensi kehilangan nyawa para pekerja konstruksi
 - Hak atas tanah, penggunaan lahan dan pembebasan lahan

Initiative 2. ESG in the Construction Sector

Background

To encourage macroeconomic growth, the Indonesian government has focused on developing national infrastructure for the past few years. However, in infrastructure development, Indonesia faces challenges of connectivity gaps between regions that can delay the achievement of goals. In addition, the high level of urbanization (53% of the population living in urban areas) also contributes to inhibiting the acceleration of infrastructure growth.

Due to these conditions, the Indonesian government has developed various policies, instruments and fiscal frameworks to create opportunities for infrastructure growth. The 2020-2024 budget plan reaches IDR 2,058 Trillion and is a potential in Strengthening Infrastructure to Support Economic Development and Basic Services.

However, the sustainable growth of this sector also poses environmental, social and ethical risks such as noise and air emissions, wastewater, physical, biological and chemical hazards, safety and security risks, habitat change and fragmentation. As a responsible bank, Bank Mandiri is aware of the risks associated with customer operations in the Infrastructure Construction Services sector and manages risks through proper due diligence and customer management. The objective of the Financing & Investment policy with ESG aspects for the Infrastructure Construction Services sector is to set sustainable standards for Infrastructure Construction Service customers. This also creates opportunities for Bank Mandiri to generate new income through the development of green financial instruments (eg green bonds, sustainable linked loans) which are usually used to finance infrastructure projects.

Furthermore, the policy is reviewed annually by considering input from external stakeholders (FSA, PT Penjamin Infrastruktur Indonesia, Construction Services Development Agency, Provincial Government, Ministry of Manpower / Public Works and Public Housing / KLHK; customers) and internal stakeholders, regarding ESG issues, as follows:

Environmental Social Issues and Risks SUSBA (SUSBA 1.2.1.6; SUSBA 1.2.1.10)

- a. Infrastructure Construction Services sector environmental issues:
 - Changes and disturbances to terrestrial and aquatic habitats resulting from construction and maintenance
 - Noise and air emissions generated from infrastructure construction activities
 - Pollution of hazardous substances into water
 - Sustainable supply chains (eg use of environmentally friendly materials and waste management)
- b. Infrastructure Construction Services sector social issues:
 - Threat of serious injury or potential loss of life of construction workers
 - Rights to land, land use and land acquisition



- Konflik dengan penduduk asli dan komunitas lokal
- Produktivitas menurun karena ketertinggalan teknik, standar tenaga kerja rendah dan kelelahan pekerja
- Pelanggaran hak asasi manusia termasuk pekerja paksa dan pekerja anak

Rencana Aksi Sektor Jasa Konstruksi Infrastruktur

Rencana aksi Sektor Jasa Konstruksi Infrastruktur disusun oleh Unit Bisnis dan Unit Pengelola Risiko sebagai upaya tindak lanjut oleh Bank Mandiri terhadap sejumlah indikator dalam daftar periksa (*ESG Checklist*). *ESG Checklist* dikenakan ke pilot debitur Sektor Jasa Konstruksi Infrastruktur tahun kedua implementasi yang antara lain mencakup hal-hal berikut:

- Kriteria Wajib: mematuhi peraturan lokal lingkungan & sosial termasuk Unit Kelola Lingkungan-Unit Pemantauan Lingkungan/AMDAL/PROPER dan/atau sertifikasi kesehatan dan keselamatan; melakukan audit HSE (SMK3) sesuai PP 50/2012.
- Kriteria Evaluasi: memiliki kriteria ESG dalam proses pemilihan pemasok; memiliki staf ESG yang layak dalam organisasi; menerapkan konsumsi energi independen yang bebas polusi emisi dan suara; memiliki kebijakan lingkungan; memiliki ISO 14001 & OHSAS 18001. Evaluasi juga dilakukan melalui OTS ke Nasabah untuk memperhatikan kondisi lingkungan kerja seperti tidak mempekerjakan pekerja di bawah umur & non diskriminasi; pekerja menggunakan alat pelindung diri; ketersediaan sistem pemantau kebakaran & tim pusat krisis / tanggapan kebakaran; hingga ketersediaan mekanisme penanganan pengaduan. (SUSBA 1.2.1.8)

Rencana aksi ini kemudian diikutsertakan dalam proses pengajuan kredit oleh Komite Rekomendasi (Recommending Committee) kepada Komite Kredit sebagai pertimbangan dalam pemberian kredit. Kebijakan ini menetapkan persyaratan minimum / kriteria wajib yang harus dipenuhi nasabah/ calon nasabah Jasa Konstruksi Infrastruktur.

Berdasarkan temuan dari penilaian persyaratan minimum untuk nasabah, apabila ada nasabah yang tidak dapat memenuhi persyaratan minimum, maka Bank Mandiri akan berdiskusi dengan nasabah untuk menetapkan rencana aksi untuk memenuhi persyaratan dalam jangka waktu sesuai yang disepakati bersama. Bank Mandiri juga membuat daftar pengecualian (*exclusion list*) dimana calon nasabah memiliki risiko keberlanjutan tinggi yang tidak dapat ditoleransi oleh Bank. (SUSBA 1.2.1.1)

Bagi debitur yang kurang memenuhi ESG Checklist Sektor Jasa Konstruksi Infrastruktur, terdapat Rencana Aksi/*Time Bound Activity* terkait mitigasi risiko ESG dan mendorong agar aktivitas operasionalnya sejalan dengan praktik ESG: (SUSBA 1.2.1.2; SUSBA 1.3.2.2)

- Conflict with indigenous peoples and local communities
- Productivity decreases due to underdevelopment in engineering, low labor standards and worker fatigue
- Human rights violations including forced labor and child labor

Infrastructure Construction Services Sector Action Plan

The Infrastructure Construction Services Sector action plan was prepared by the Business Unit and the Risk Management Unit as a follow-up effort by Bank Mandiri on a number of indicators in the checklist (ESG Checklist). The ESG Checklist is subject to the second year implementation of the Infrastructure Construction Services Sector debtor piloting which includes the following:

- Mandatory Criteria: comply with local environmental & social regulations including Environmental Management Unit/AMDAL / PROPER and / or health and safety certification; conduct HSE audits (SMK3) in accordance with PP 50/2012.
- Evaluation Criteria: have ESG criteria in the supplier selection process; have appropriate ESG staff in the organization; implementing independent energy consumption that is free of emission and noise pollution; has an environmental policy; has ISO 14001 & OHSAS 18001. Evaluation is also carried out through OTS to customers to pay attention to work environment conditions such as not employing underage workers & non-discrimination; workers use personal protective equipment; availability of fire monitoring systems & crisis center / fire response teams; to the availability of a complaint handling mechanism. (SUSBA 1.2.1.8)

This action plan is then included in the credit application process by the Recommending Committee to the Credit Committee as a consideration in providing credit. This policy stipulates the minimum requirements / mandatory criteria that must be met by customers / prospective customers of Infrastructure Construction Services.

Based on the findings from the assessment of the minimum requirements for customers, if there are customers who cannot meet the minimum requirements, Bank Mandiri will discuss with the customers to determine an action plan to meet the requirements within a mutually agreed period of time. Bank Mandiri has also made an exclusion list where prospective customers have a high sustainability risk that the Bank cannot tolerate. (SUSBA 1.2.1.1)

For debtors who do not fulfill the ESG Infrastructure Construction Services Sector Checklist, there is an Action Plan / Time Bound Activity related to ESG risk mitigation and encourages their operational activities to be in line with ESG practices: (SUSBA 1.2.1.2; SUSBA 1.3.2.2)



Tabel rencana aksi sektor Jasa Konstruksi Infrastruktur

Table of Action Plan for Infrastructure Construction Services sector

Bidang LST yang diidentifikasi dalam proses uji kelayakan (<i>due diligence</i>) ESG areas identified in the due diligence process	Aksi Koreksi Corrective Action	Jangka waktu Time Period	Indikator penyelesaian Aksi Action completion indicators	Tanggung jawab Responsible
Bukti pencemaran air karena pembuangan limbah yang tidak diolah Evidence of water pollution due to untreated waste disposal	Rencana aksi dapat mencakup: <ul style="list-style-type: none"> Pemulihan tanah yang terkontaminasi Pembangunan sistem limbah untuk air limbah industri Pembangunan fasilitas pengolahan air limbah <p>The action plan can include:</p> <ul style="list-style-type: none"> Restoration of contaminated soil Construction of sewage systems for industrial wastewater Construction of wastewater treatment facilities 	6 bulan 6 months	Perjanjian kredit memuat seluruh pernyataan, jaminan, dan covenant yang disepakati. Dokumen kredit yang disyaratkan antara lain: (SUSBA 1.2.1.9) <ol style="list-style-type: none"> AMDAL untuk rencana usaha/kegiatan yang diwajibkan atau Upaya Pengelolaan Lingkungan (UKL) - Upaya Pemantauan Lingkungan (UPL) sesuai ketentuan peraturan perundang-undangan yang berlaku. Hasil Penilaian PROPER (Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup), sesuai dengan ketentuan yang berlaku. <p>The credit agreement contains all agreed statements, guarantees, and covenants. Credit documents required include: (SUSBA 1.2.1.9)</p> <ol style="list-style-type: none"> Environmental Impact Analysis for mandatory business / activity plans or Environmental Management Efforts (UKL) - Environmental Monitoring Efforts (UPL) in accordance with the provisions of applicable laws and regulations. The results of the PROPER (Corporate Performance Rating Program in Environmental Management) Assessment are in accordance with applicable regulations. 	Manajemen Management
Tidak ada mekanisme penanganan keluhan There is no complaint handling mechanism	Membentuk mekanisme penanganan keluhan Establish a complaint handling mechanism	3 bulan 3 months	Mekanisme penanganan keluhan yang memadai harus dikomunikasikan dengan baik Adequate grievance mechanisms must be properly communicated	Manajemen Management

Bank Mandiri menyadari juga bahwa pengembangan kapasitas sumber daya manusia merupakan aktivitas kunci untuk mewujudkan keberhasilan implementasi program kebijakan ESG sektor Jasa Konstruksi Infrastruktur. Pengembangan kapasitas dapat dilakukan melalui pelatihan dan *workshop* dengan tenaga ahli di bidang lingkungan dan sosial. Oleh karenanya pada inisiatif ESG sektor Jasa Konstruksi Infrastruktur, Bank Mandiri akan melakukan:

- Menambah 4 debitur tambahan wawancara dan interview dengan nasabah Corporate terpilih (untuk menilai kesiapan nasabah terhadap kebijakan sektor kebijakan sektor Jasa Konstruksi Infrastruktur yang dirancang dan akan diimplementasikan).
- Melakukan *workshop* dengan mengundang tenaga ahli dari pihak eksternal (Auditor untuk pemenuhan nasabah pilot dalam ESG Checklist / QHSE dan K3) dalam rangka pengembangan kapasitas internal secara memadai dan meningkatkan pemahaman atas peraturan yang berlaku dengan tujuan utama mendapatkan masukan terkait rancangan kebijakan sektor Jasa Konstruksi Infrastruktur.
- Workshop* tahunan dilakukan paling sedikit 2 (dua) kali dengan narasumber 1 Debitur Pilot dan 1 Pihak Eksternal selama 1 tahun berjalan kepada *Corporate Banking 2*, *Corporate Risk*, dan unit terkait LST.
- Meninjau *progress* debitur pilot sesuai dengan *action plan* yang telah ditentukan & mereview rancangan kebijakan ESG Checklist sektor Jasa Konstruksi Infrastruktur berdasarkan masukan pihak eksternal (Auditor).

Bank Mandiri also realizes that developing human resource capacity is a key activity to realize the successful implementation of the ESG policy program in the Infrastructure Construction Services sector. Capacity building can be done through training and workshops with experts in the environmental and social fields. Therefore, in the Infrastructure Construction Services sector ESG initiative, Bank Mandiri will:

- Add 4 additional debtors to interview and interview selected Corporate customers (to assess the readiness of customers towards the Infrastructure Construction Services sector policies that are designed and will be implemented).
- Conduct workshops by inviting experts from external parties (auditors for fulfillment of pilot customers in the ESG Checklist / QHSE and K3) in order to adequately develop internal capacity and improve understanding of applicable regulations with the main objective of obtaining input regarding the design of policies in the Infrastructure Construction Services sector.
- Conduct Annual workshops at least 2 (two) times with resource persons 1 Pilot Debtor and 1 External Party for 1 year running to Corporate Banking 2, Corporate Risk, and LST related units.
- Review the progress of the pilot debtor in accordance with the predetermined action plan & reviewing the draft ESG policy. The Infrastructure Construction Services sector checklist is based on input from external parties (Auditor).



Inisiatif 3. ESG Sektor Energi & Air

Latar Belakang

Energi & Air merupakan komponen dasar kehidupan yang terhubung secara rumit. Semua sumber energi (termasuk listrik) memerlukan air dalam proses produksi mereka: ekstraksi bahan baku, proses pendinginan termal, dalam proses pembersihan, budidaya tanaman untuk biofuel, dan daya turbin. Menurut Asosiasi Negara-negara Asia Tenggara, Indonesia adalah pengguna energi terbesar, dengan total penggunaan energi hampir 40% di antara anggota ASEAN. Indonesia memiliki sekitar 21% dari total sumber daya air di Asia-Pasifik atau setara dengan sekitar enam persen dari total dunia (IRENA, 2017).

Indonesia merupakan salah satu negara dengan pertumbuhan konsumsi energi tercepat di dunia. Hal ini didorong oleh pembangunan ekonomi yang kuat, peningkatan urbanisasi dan pertumbuhan penduduk yang stabil. Antara tahun 2000 dan 2014, konsumsi energi di Indonesia meningkat hampir 65% dan diprediksi akan terus tumbuh hingga 80% pada tahun 2030. 56% dari total konsumsi energi modern di Indonesia terkonsentrasi di daerah Jawa yang sejalan dengan pangsa populasi Indonesia, diikuti oleh Sumatera dengan seperempat dari total konsumsi energi, dan pulau-pulau lain menyumbang sebesar 19% (IRENA, 2017).

Tren peningkatan konsumsi Energi & Air di Indonesia menimbulkan adanya risiko lingkungan, sosial dan etika. Salah satu risiko yang muncul terkait dengan penggunaan batu bara yang terus meningkat untuk memenuhi pertumbuhan permintaan energi domestik. Hal ini mengakibatkan bertambahnya emisi gas rumah kaca yang dihasilkan dari pembakaran batu bara dan dengan demikian akan memperburuk polusi udara dan masalah yang berkaitan dengan kontaminasi dan kelangkaan air. Selain itu, distribusi yang tidak merata, manajemen yang buruk dan kurangnya infrastruktur, menyebabkan beberapa bagian di Indonesia tidak memiliki akses air yang memadai. Bank Mandiri sadar akan adanya risiko berkelanjutan yang terkait dengan sektor energi dan air. Melalui uji kelayakan (*due diligence*) dan manajemen nasabah yang tepat, Bank Mandiri berusaha mengelola dan mengurangi risiko-risiko tersebut dengan membangun kebijakan yang memperhatikan aspek ESG.

Selanjutnya kebijakan tersebut ditinjau setiap tahun dengan mempertimbangkan masukan dari pemangku kepentingan eksternal (OJK, International Energy Agency, Asosiasi Produsen Listrik Swasta Indonesia; Kementerian ESDM/KLHK/Perhutanan/Kesehatan; nasabah) dan pemangku kepentingan internal, terkait issue ESG sebagai berikut:

Isu-isu dan Risiko Sosial Lingkungan (SUSBA 1.2.1.6; SUSBA 1.2.1.10)

- a. Isu-isu lingkungan sektor Energi & Air:
 - Peningkatan emisi gas rumah kaca disebabkan oleh pembakaran bahan bakar fosil dan pembakaran batu bara oleh sektor lain
 - Pencemaran air, tanah dan/atau udara

Initiative 3. ESG in the Energy & Water Sector

Background

Energy & Water are the basic components of life which are intricately connected. All energy sources (including electricity) require water in their production process: raw material extraction, thermal cooling process, deep cleaning process, cultivation of plants for biofuels, and turbine power. According to the Association of Southeast Asian Nations, Indonesia is the largest energy user, with a total energy use of nearly 40% among ASEAN members. Indonesia has around 21% of the total water resources in Asia-Pacific or equivalent to about six percent of the world's total (IRENA, 2017).

Indonesia is one of the countries with the fastest growing energy consumption in the world. This is driven by strong economic development, increasing urbanization and stable population growth. Between 2000 and 2014, energy consumption in Indonesia increased by almost 65% and is predicted to continue to grow to 80% by 2030. 56% of total modern energy consumption in Indonesia is concentrated in the Java region which is in line with the share of Indonesia's population, followed by Sumatra with a quarter of total energy consumption, and other islands account for 19% (IRENA, 2017).

The increasing trend of Energy & Water consumption in Indonesia creates environmental, social and ethical risks. One of the risks that arise is related to the increasing use of coal to meet domestic energy demand growth. This results in increased greenhouse gas emissions resulting from burning coal and thereby exacerbates air pollution and problems related to water contamination and scarcity. In addition, the unequal distribution, poor management and lack of infrastructure have left parts of Indonesia with insufficient access to water. Bank Mandiri is aware of the sustainable risks associated with the energy and water sector. Through due diligence and proper customer management, Bank Mandiri seeks to manage and reduce these risks by building policies that pay attention to ESG aspects.

Furthermore, the policy is reviewed annually by taking into account input from external stakeholders (FSA, International Energy Agency, Indonesian Private Power Producers Association; Ministry of Energy and Mineral Resources / KLHK / Forestry / Health; customers) and internal stakeholders, regarding ESG issues as follows:

Environmental Social Issues and Risks (SUSBA 1.2.1.6; SUSBA 1.2.1.10)

- a. Energy & Water sector environmental issues:
 - Increasing greenhouse gas emissions are caused by burning fossil fuels and burning coal by other sectors
 - Water, soil and / or air pollution



- Mengganggu habitat satwa liar yang mengarah pada degradasi ekosistem dan keanekaragaman hayati lokal
 - Meningkatnya penggunaan energi tidak terbarukan, seperti bahan bakar fosil dan batu bara
 - Potensi timbulnya bahan berbahaya dan tumpahan minyak terkait dengan operasi alat berat dan kegiatan pengisian bahan bakar
- b. Isu-isu sosial sektor Energi & Air:
- Distribusi air yang tidak merata sehingga sebagian wilayah di Indonesia tidak memiliki akses air yang cukup
 - Pelanggaran hak asasi manusia termasuk kerja paksa dan pekerja anak
 - Ancaman cedera serius atau potensi hilangnya nyawa dari penggunaan alat berat dan derek selama pembangunan pembangkit listrik
- Disturbing wildlife habitats leading to degradation of local ecosystems and biodiversity
 - Increasing use of non-renewable energy, such as fossil fuels and coal
 - Potential for hazardous materials and oil spills associated with heavy equipment operations and refueling activities
- b. Energy & Water sector social issues:
- The distribution of water is not evenly distributed so that some areas in Indonesia do not have access to sufficient water
 - Human rights violations including forced labor and child labor
 - Threat of serious injury or potential loss of life from using heavy equipment and cranes during power plant construction

Rencana Aksi Sektor Energi & Air

Rencana aksi Sektor Energi & Air disusun oleh Unit Bisnis dan Unit Pengelola Risiko sebagai upaya tindak lanjut oleh Bank Mandiri terhadap sejumlah indikator dalam daftar periksa (ESG Checklist). ESG Checklist dikenakan ke *piloting* debitur Sektor Energi & Air yang antara lain mencakup hal-hal berikut:

- Kriteria Wajib: mematuhi peraturan lokal lingkungan & sosial termasuk Unit Kelola Lingkungan-Unit Pemantauan Lingkungan/AMDAL/ PROPER dan/atau sertifikasi kesehatan dan keselamatan; publikasi laporan kinerja berkelanjutan sesuai POJK (MSCI 7.7)
- Kriteria Evaluasi: perlindungan lingkungan terhadap emisi udara dan atau air, pengelolaan *coal ash*, perlindungan lingkungan terkait radiasi, sertifikasi kesehatan dan keselamatan karyawan/masyarakat, memiliki *Code of Conduct*, melakukan upaya untuk mengurangi emisi gas rumah kaca dari waktu ke waktu, memiliki unit yang mendukung aspek ESG, mengimplementasikan pengelolaan limbah yang sesuai dengan regulasi pemerintah, melakukan penilaian dampak sosial dan lingkungan sebelum memulai pekerjaan konstruksi, memiliki ISO 14001 & OHSAS 18001. Evaluasi juga dilakukan melalui OTS ke Nasabah untuk memperhatikan kondisi lingkungan kerja seperti penerapan K3 atau HSE, adanya program asuransi kepada tenaga kerja, tidak mempekerjakan pekerja di bawah umur & non Diskriminasi, hingga ketersediaan mekanisme penanganan pengaduan. (MSCI 7.7)

Rencana aksi ini kemudian diikutsertakan dalam proses pengajuan kredit oleh Komite Rekomendasi (*Recommending Committee*) kepada Komite Kredit sebagai pertimbangan dalam pemberian kredit. Kebijakan ini menetapkan persyaratan minimum/kriteria wajib yang harus dipenuhi nasabah/calon nasabah Jasa Konstruksi Infrastruktur.

Berdasarkan temuan dari penilaian persyaratan minimum untuk nasabah, apabila ada nasabah yang tidak dapat memenuhi persyaratan minimum, maka Bank Mandiri akan berdiskusi dengan nasabah untuk menetapkan rencana aksi untuk memenuhi persyaratan dalam jangka waktu sesuai yang disepakati bersama. Bank Mandiri juga membuat daftar pengecualian (*exclusion list*) dimana calon nasabah memiliki risiko keberlanjutan tinggi yang tidak dapat ditoleransi oleh Bank (SUSBA 1.2.1.1).

Energy & Water Sector Action Plan

The Energy & Water Sector action plan was prepared by the Business Unit and Risk Management Unit as a follow-up effort by Bank Mandiri on a number of indicators in the checklist (ESG Checklist). The ESG Checklist is applied to the debtor piloting of the Energy & Water Sector which includes the following:

- Mandatory Criteria: comply with local environmental & social regulations including Environmental Management Unit-Environmental Monitoring Unit / AMDAL / PROPER and / or health and safety certification; publication of sustainable performance reports in accordance with POJK (MSCI 7.7)
- Evaluation Criteria: environmental protection against air and / or water emissions, management of coal ash, environmental protection related to radiation, employee health and safety certification /, having a code of conduct, making efforts to reduce greenhouse gas emissions from time to time, having units that support ESG aspects, implement waste management in accordance with government regulations, conduct social and environmental impact assessments before starting construction work, have ISO 14001 & OHSAS 18001. Evaluation is also carried out through OTS to customers to pay attention to work environmental conditions such as the implementation of K3 or HSE, the existence of an insurance program for workers, not employing underage workers & non-discrimination, to the availability of a complaint handling mechanism. (MSCI 7.7)

This action plan is then included in the credit application process by the Recommending Committee to the Credit Committee as a consideration in providing credit. This policy stipulates the minimum requirements / mandatory criteria that must be met by customers / prospective customers of Infrastructure Construction Services.

Based on the findings from the assessment of the minimum requirements for customers, if there are customers who cannot meet the minimum requirements, Bank Mandiri will discuss with the customers to determine an action plan to meet the requirements within a mutually agreed period of time. Bank Mandiri has also made an exclusion list where prospective customers have a high sustainability risk that the Bank cannot tolerate. (SUSBA 1.2.1.1).



Bagi debitur yang kurang memenuhi ESG Checklist Sektor Jasa Energy & Air, terdapat Rencana Aksi/*Time Bound Activity* terkait mitigasi risiko ESG dan mendorong agar aktivitas operasionalnya sejalan dengan praktik ESG: (SUSBA 1.2.1.2)

For debtors who do not meet the ESG Energy & Water Service Sector Checklist, there is an Action Plan / Time Bound Activity related to ESG risk mitigation and encourages their operational activities to be in line with ESG practices:(SUSBA 1.2.1.2)

Tabel rencana aksi sektor Jasa Energy & Air
Table of Energy & Water Services sector action plan

Bidang LST yang diidentifikasi dalam proses uji kelayakan (<i>due diligence</i>) ESG areas identified in the due diligence process	Aksi Koreksi Corrective Action	Jangka waktu Time period	Indikator penyelesaian Aksi Action completion indicators	Tanggung jawab Responsible
Bukti pencemaran air karena pembuangan limbah yang tidak diolah Evidence of water pollution due to untreated waste disposal	Rencana aksi dapat mencakup: • Pemulihan tanah yang terkontaminasi • Pembangunan sistem limbah untuk air limbah industri • Pembangunan fasilitas pengolahan air limbah The action plan can include: • Restoration of contaminated soil • Construction of sewage systems for industrial wastewater • Construction of wastewater treatment facilities	6 bulan 6 months	Perjanjian kredit memuat seluruh pernyataan, jaminan, dan covenant yang disepakati. Dokumen kredit yang disyaratkan antara lain: (SUSBA 1.2.1.9) a. AMDAL untuk rencana usaha/kegiatan yang diwajibkan atau Upaya Pengelolaan Lingkungan (UKL) - Upaya Pemantauan Lingkungan (UPL) sesuai ketentuan peraturan perundang-undangan yang berlaku. b. Hasil Penilaian PROPER (Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup), sesuai dengan ketentuan yang berlaku. The credit agreement contains all agreed statements, guarantees, and covenants. Credit documents required include: (SUSBA 1.2.1.9) a. Environmental Impact Analysis for mandatory business / activity plans or Environmental Management Efforts (UKL) - Environmental Monitoring Efforts (UPL) in accordance with the provisions of applicable laws and regulations. b. The results of the PROPER (Corporate Performance Rating Program in Environmental Management) Assessment are in accordance with applicable regulations.	Manajemen Management
Tidak ada mekanisme penanganan keluhan There is no complaint handling mechanism	Membentuk mekanisme penanganan keluhan Establish a complaint handling mechanism	3 bulan 3 months	Mekanisme penanganan keluhan yang memadai harus dikomunikasikan dengan baik Adequate grievance mechanisms must be properly communicated	Manajemen Management

Bank Mandiri menyadari juga bahwa pengembangan kapasitas sumber daya manusia merupakan aktivitas kunci untuk mewujudkan keberhasilan implementasi program kebijakan ESG sektor Energi & Air. Pengembangan kapasitas dapat dilakukan melalui pelatihan dan workshop dengan tenaga ahli di bidang lingkungan dan sosial. Adapun di tahun 2020 Bank Mandiri telah memulai peningkatan *capability development* di sektor Energi & Air dan secara khusus membahas potensi pembiayaan *Renewable Energy* dengan melibatkan 45 SDM terpilih di Unit Risk dan Unit Bisnis. Selanjutnya pada tahun 2021, inisiatif ESG sektor Energi & Air akan melakukan:

- *Workshop*, pelatihan dan/atau mengundang tenaga ahli dari pihak eksternal dalam rangka pengembangan kapasitas internal secara memadai dan meningkatkan pemahaman atas peraturan yang berlaku, kebijakan sektoral, isu-isu seputar ESG. *Workshop* atau pelatihan dilakukan minimal 2 (dua) kali melibatkan Unit Bisnis, Unit Risk dan Unit terkait ESG.
- Mengidentifikasi dan menentukan minimal 2 (dua) nasabah *Corporate* untuk berpartisipasi dalam program percontohan I untuk mendapatkan masukan tentang rancangan kebijakan sektor Energi & Air.
- Melakukan wawancara satu persatu dengan nasabah *Corporate* terpilih untuk menilai kesiapan nasabah dengan kebijakan sektor Energi & Air yang dirancang.
- Melakukan tinjauan internal pada masukan dari nasabah.
- Memperbarui rancangan kebijakan sektor Energi & Air. dengan mempertimbangkan masukan dari wawancara nasabah dan memastikan bahwa kebijakan sektor tersebut sesuai dengan peraturan pemerintah yang berlaku.
- Sebagai langkah nyata Bank Mandiri dalam pengembangan Energi bersih & terbarukan, maka pada awal tahun 2021, Bank Mandiri bersama dengan PT Medco Power, PT PLN, Grab

Bank Mandiri also realizes that developing human resource capacity is a key activity to achieve the successful implementation of the ESG policy program in the Energy & Water sector. Capacity building can be done through training and workshops with experts in the environmental and social fields. As for 2020, Bank Mandiri has started to increase capability development in the Energy & Water sector and specifically discussed the potential for renewable energy financing by involving 45 selected human resources in the Risk Unit and Business Unit. Furthermore, in 2021, the Energy & Water sector's ESG initiatives will:

- Conduct Workshop, training and / or inviting external experts in order to adequately develop internal capacity and improve understanding of applicable regulations, sectoral policies, issues around ESG. A minimum of 2 (two) workshops or trainings involving the Business Unit, Risk Unit and ESG-related Units.
- Identify and determine a minimum of 2 (two) Corporate customers to participate in pilot program I to obtain input on draft policies for the Energy & Water sector.
- Conduct one-on-one interviews with selected Corporate customers to assess the readiness of customers with the Energy & Water sector policies designed.
- Conduct internal reviews on customer input.
- Update draft policies for the Energy & Water sector by taking into account input from customer interviews and ensuring that sector policies comply with applicable government regulations.
- As a concrete step for Bank Mandiri in developing clean & renewable energy, in early 2021, Bank Mandiri in synergy with PT Medco Power, PT PLN, Grab Indonesia and Mandiri Tunas Finance have signed an



Indonesia beserta Mandiri Tunas Finance telah menandatangani MoU pengembangan *Electric Vehicle Ecosystem*. Program ini merupakan salah satu bentuk dukungan Bank Mandiri dan Mandiri Tunas Finance untuk pengembangan ekosistem EV ke depan. Inisiatif ekosistem kendaraan listrik yang terintegrasi lintas sektoral ini diharapkan dapat menjadi katalis dalam mempercepat pertumbuhan industri kendaraan listrik di Indonesia sehingga dapat optimal memberi manfaat bagi lingkungan dan masyarakat.

Inisiatif 4. Pengembangan Produk Keuangan Berkelanjutan

Latar Belakang

Transisi menuju ekonomi global yang berkelanjutan membutuhkan peningkatan pembiayaan investasi yang memberikan dampak positif bagi lingkungan dan sosial. Sebagai Perusahaan yang berorientasi pada keberlanjutan, selain terus berupaya meningkatkan kinerja ekonomi (*profit*), Bank Mandiri secara simultan juga berusaha untuk meningkatkan kinerja sosial (*people*) dan lingkungan (*planet*).

Untuk mewujudkan hal ini Bank Mandiri terus melakukan inovasi dan pengembangan produk jasa keuangan dalam bentuk *Sustainable/Green/Social Bonds*. *Sustainable/Green/Social Bonds* adalah instrumen keuangan yang bersifat hutang, dimana hasil obligasi ini secara khusus akan disalurkan untuk membiayai atau membiayai kembali proyek yang berwawasan lingkungan (*green*), proyek pengembangan sosial (*social*) atau kombinasi keduanya (*sustainable*). Langkah awal dalam pengembangan produk jasa keuangan ini adalah menyusun *Framework Sustainable/Green/Social Bonds* sesuai dengan ketentuan yang berlaku secara global dan regulasi OJK.

Selain penyusunan *framework*, salah satu hal yang perlu diperhatikan dalam penerbitan *Sustainability/Green/Social Bonds* adalah proses pemilihan proyek yang akan dibiayai sesuai dengan kriteria untuk *social project* atau *green project* yang telah ditentukan. Bank Mandiri akan terus melakukan pengembangan dan mengedepankan prinsip kehati-hatian dalam pemilihan aset/proyek yang akan dibiayai dari hasil *Sustainability/Green/Social Bonds*. Potensi proyek yang akan dibiayai diharapkan untuk dapat mematuhi undang-undang dan peraturan baik secara global maupun nasional, termasuk semua peraturan lingkungan dan persyaratan sosial yang berlaku, dan sesuai dengan kebijakan risiko Bank Mandiri.

Adapun pada tahun 2020 Bank Mandiri telah menyusun secara internal *framework Sustainability/Green/Social Bonds* sesuai kriteria International Capital Market Association (ICMA) untuk selanjutnya akan di-review oleh pihak eksternal yang independen untuk kemudian disetujui oleh Komite Manajemen Risiko. Penyusunan *framework green bond* tersebut meliputi hal-hal berikut:

- Merumuskan tujuan penggunaan dari *sustainable/green/social bonds* untuk dialokasikan pada pembiayaan atau pembiayaan kembali seluruh atau sebagian *eligible asset* sesuai dengan kriteria yang telah ditentukan.
- Merumuskan mekanisme evaluasi dan seleksi *eligible asset*
- Merumuskan mekanisme pengelolaan dana yang diperoleh
- Merumuskan mekanisme pelaporan penggunaan dana dan dampak dari setiap penerbitan *sustainable/green/social bonds*

MoU for the development of the Electric Vehicle Ecosystem. This program is one of the supports from Bank Mandiri and Mandiri Tunas Finance for the development of the EV ecosystem in the future. This cross-sectoral integrated electric vehicle ecosystem initiative is expected to be a catalyst in accelerating the growth of the electric vehicle industry in Indonesia so that it can provide optimal benefits for the environment and society.

Initiative 4. Development of Sustainable Financial Products

Background

The transition to a sustainable global economy requires increased investment financing that has positive environmental and social impacts. As a company that is oriented towards sustainability, in addition to continuing to strive to improve economic performance (*profit*), Bank Mandiri is simultaneously trying to improve social performance (*people*) and the environment (*planet*). To achieve this, Bank Mandiri continues to innovate and develop financial service products in the form of Sustainable / Green / Social Bonds.

Sustainable / Green / Social Bonds are financial instruments that are debt in nature, where the proceeds of these bonds will specifically be channeled to finance or refinance projects that are environmentally sound (*green*), social development projects (*social*) or a combination of both (*sustainable*). The first step in developing this financial service product is to formulate a Sustainable / Green / Social Bond Framework in accordance with globally applicable regulations and FSA regulations.

In addition to the preparation of the framework, one of the things that needs to be considered in the issuance of Sustainability / Green / Social Bonds is the process of selecting projects to be financed according to the criteria for a predetermined social project or green project. Bank Mandiri will continue to develop and prioritize the principle of prudence in the selection of assets / projects that will be financed from the results of Sustainability / Green / Social Bonds. The potential projects to be financed are expected to comply with laws and regulations both globally and nationally, including all applicable environmental and social requirements, and in accordance with Bank Mandiri's risk policies.

As for 2020, Bank Mandiri prepared an internal Sustainability / Green / Social Bonds framework according to the criteria of the International Capital Market Association (ICMA) which would then be reviewed by an independent external party for approval by the Risk Management Committee. The preparation of the green bond framework covers the following:

- Formulate the purpose of using sustainable / green / social bonds to be allocated to the financing or refinancing of all or part of the eligible assets in accordance with predetermined criteria.
- Formulate a mechanism for evaluation and selection of eligible assets
- Formulate a mechanism for managing the funds obtained
- Formulate a reporting mechanism for the use of funds and the impact of each issuance of sustainable / green / social bonds



Selanjutnya di tahun 2021, Bank Mandiri akan melakukan rencana aksi sebagai berikut

- Meminta persetujuan RMPC (Risk Committee) atas *framework sustainable/green/social* yang sudah di-review oleh *Second Party Opinion*
- Melakukan penerbitan *Sustainability/Green/Social Bonds* sesuai dengan kebutuhan likuiditas Bank & kondisi pasar
- Monitoring dan Pelaporan hasil penerbitan *Sustainability/Green/Social Bonds*

Pilar II. Sustainable Operation

Inisiatif 5. Inisiatif Energy & Water Efficiency, Gedung Ramah Lingkungan & Green Office

Latar Belakang

Bank Mandiri berkomitmen untuk memperbaiki kinerja lingkungan dan sosial melalui transformasi budaya kerja yang mendukung perilaku hijau dalam aktivitas operasional. Kegiatan atau program yang dilakukan antara lain Program *Green Office* dalam rangka efisiensi penggunaan energi (listrik & air) serta pengurangan emisi. Pada tahun 2019, Bank telah melakukan berbagai upaya penghematan energi listrik antara lain dengan memperbanyak panel kaca di gedung eksisting, mengganti lampu TL menjadi LED, mematikan lampu saat jam istirahat, mengaktifkan sejumlah tertentu lift pada saat hari libur, mengurangi penggunaan kelebihan listrik di seluruh unit kerja, serta penggunaan kaca ber-OTTV (Overall Thermal Transfer Value) rendah.

Dengan upaya-upaya tersebut, maka per 31 Desember 2020, Bank telah melakukan efisiensi energi penggunaan listrik khususnya di Kantor Pusat yaitu sebagai berikut:

Furthermore, in 2021, Bank Mandiri will carry out an action plan as follows

- Requesting RMPC (Risk Committee) approval for a sustainable / green / social framework that has been reviewed by the Second Party Opinion
- Issuing Sustainability / Green / Social Bonds in accordance with the Bank's liquidity needs and market conditions
- Monitoring and reporting of the issuance of Sustainability / Green / Social Bonds

Pilar II. Sustainable Operation

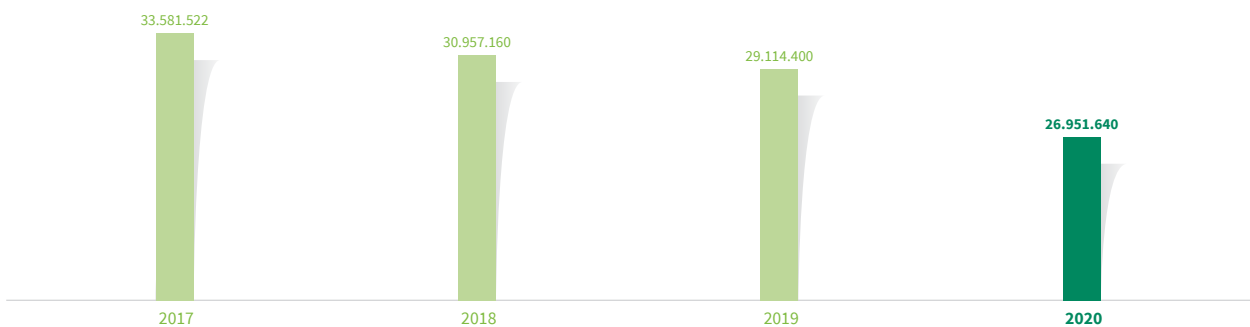
Initiative 5. Energy & Water Efficiency Initiative, Environmentally Friendly Building & Green Office

Background

Bank Mandiri is committed to improving environmental and social performance through a work culture transformation that supports green behavior in operational activities. Activities or programs carried out include the Green Office Program in order to efficiently use energy (electricity & water) and reduce emissions. In 2019, the Bank has made various efforts to save electrical energy, including increasing the number of glass panels in the existing building, replacing TL lamps with LEDs, turning off lights during recess hours, activating a certain number of lifts during holidays, reducing the use of excess electricity in all work units, as well as the use of low OTTV (Overall Thermal Transfer Value) glass.

With these efforts, until 31 December 2020, the Bank carried out energy efficiency in electricity use, especially at the Head Office, as follows:

Grafik 4.1 Volume penggunaan listrik di Plaza Mandiri (KWh)
Graph 4.1 The volume of electricity usage at Plaza Mandiri (KWh)



Bank menyadari bahwa sumber air bersih kian terbatas, dan butuh biaya besar untuk mengolah air baku menjadi air PDAM, sehingga Bank menerapkan kebijakan penghematan air. Upaya yang dilakukan bank terkait penghematan air antara lain memasang anjuran untuk menggunakan air secara bijaksana, pengecekan

The Bank realizes that clean water sources are increasingly limited, and it costs a lot to process raw water into drinking water, so the Bank applies a water saving policy. Efforts made by the bank regarding water saving include installing recommendations to use water wisely, checking water installations regularly to minimize



instalasi air secara berkala untuk meminimalisasi kebocoran, serta penggunaan air daur ulang (*water recycle*) khususnya di Kantor Pusat. Air daur ulang tersebut dimanfaatkan untuk berbagai keperluan, seperti penyiraman tanaman, air pendinginan AC, dan air untuk menggelontor closet. Dengan berbagai upaya tersebut, maka sampai dengan September 2020, Bank telah menghasilkan peningkatan penggunaan air daur ulang hingga 30% serta menurunkan kontribusi penggunaan air PDAM dari 73% di tahun 2017 menjadi 70% di September 2020.

leaks, and using recycled water, especially at the Head Office. The recycled water is used for various purposes, such as watering plants, cooling water, and water for flushing the closet. With these various efforts, up to September 2020, the Bank resulted in an increase in the use of recycled water by up to 30% and reduced the contribution of PDAM water use from 73% in 2017 to 70% in September 2020.

Tabel 4.25 Penggunaan Air Daur Ulang di Plaza Mandiri dan Menara Mandiri
Table 4.25 Use of Recycled Water at Plaza Mandiri and Menara Mandiri

Sumber Air (m ³) Sources of Water (m ³)	2017	2018	2019	Sep-19	Sep-20	Growth YoY
Air PDAM PDAM / Indonesian regional water utility company Water	204,612	213,897	239,691	178,815	152,970	-14.45%
Air Daur Ulang Recycled Water	75,671	100,709	104,372	80,381	65,042	-19.08%
Total	280,283	314,606	344,063	259,196	218,012	-15.89%
%Daur Ulang %Recycled Water	27%	32%	30%	31%	30%	

Selanjutnya Bank Mandiri akan menjalankan rencana Aksi *Energy & Water Efficiency*, Gedung Ramah Lingkungan, dan *Green Office* sebagai berikut

- Melaksanakan *Less Energy Consumption & Water Efficiency* di 4 gedung hingga 2025 antara lain penggantian lampu TL menjadi LED, peremajaan AC & Inverter, pemisahan instalasi *plumbing* untuk *grey water* serta *water recycling system*
- Pemasangan *Low Emission Glass Façade & Solar Panel* di 6 gedung hingga 2025 antara lain penggunaan material kaca yang dapat mengurangi sinar UV dan menurunkan penyerapan panas di dalam gedung di beberapa gedung Bank Mandiri eksisting dan yang sedang dibangun; serta pemasangan *solar panel*
- Melaksanakan sertifikasi Green Building Council Indonesia pada 3 gedung hingga 2025

Furthermore, Bank Mandiri carried out the Action Plan for Energy & Water Efficiency, Environmentally Friendly Building, and Green Office as follows:

- Implementing Less Energy Consumption & Water Efficiency in 4 buildings until 2025, including replacing TL lamps to LEDs, rejuvenating AC & inverters, separating plumbing installations for gray water and water recycling systems
- Installing Low Emission Glass Façade & Solar Panels in 6 buildings by 2025, including the use of glass materials that can reduce UV rays and reduce heat absorption in buildings in several existing and under construction Bank Mandiri buildings; as well as installing solar panels
- Implementing Green Building Council Indonesia certification in 3 buildings until 2025

Inisiatif 6. Inisiatif Aksi Ramah Lingkungan

Latar Belakang

Sebagai bentuk tanggung jawab dan inisiatif Bank Mandiri akan pentingnya menjaga kelestarian alam, Bank Mandiri melaksanakan aksi ramah lingkungan yang dimulai dari lingkungan internal Bank Mandiri. Mengingat Bank Mandiri beroperasi di berbagai wilayah Indonesia dengan jumlah karyawan dan nasabah yang banyak, maka aksi ramah lingkungan yang mulai dijalankan secara internal ini diharapkan juga akan memberi dampak positif dan menginspirasi pihak eksternal yang berhubungan dengan Bank Mandiri.

Sepanjang tahun 2020, Bank Mandiri berhasil melakukan Aksi Ramah Lingkungan yang awalnya hanya berfokus pada 4 kantor wilayah menjadi suatu gerakan yang meluas. Gerakan ini didorong oleh formalisasi arahan Management kepada seluruh unit untuk *less paper*, *less plastic*, *less energy consumption* dan *waste recycle*. Sesuai Nota No.HBK.CSC/CMA.1198/2019, maka unit kerja diwajibkan aktif menggunakan email,

Initiative 6. Green Action Initiative

Background

As a form of Bank Mandiri's responsibility and initiative regarding the importance of preserving nature, Bank Mandiri implements environmentally friendly actions starting from the internal environment of Bank Mandiri. Given that Bank Mandiri operates in various regions of Indonesia with a large number of employees and customers, it is hoped that this environmentally friendly action that is being implemented internally will also have a positive impact and inspire external parties related to Bank Mandiri.

Throughout 2020, Bank Mandiri succeeded in implementing Eco-Friendly Action which initially only focused on 4 regional offices, becoming a widespread movement. This movement was driven by the formalization of Management's directives to all units for less paper, less plastic, less energy consumption and waste recycle. In accordance with the Note No.HBK.CSC/CMA.1198/2019, work units were required



WA group, MT untuk sharing informasi & undangan rapat. Budaya *less paper* ini menjadi semakin menguat setelah kondisi Pandemi COVID-19 yang mewajibkan sebagian besar pegawai melakukan aktivitas interaksi dengan menghindari kontak fisik (*online*).

Sepanjang tahun 2020, Bank Mandiri juga berhasil menurunkan konsumsi kertas dengan hanya mencetak 80 Eks *Annual Report* tahun laporan 2019 (sebelumnya mencetak 250 eksemplar). Hal yang sama pada pencetakan *Sustainability Report* 2019 yang sebanyak 25 eksemplar (sebelumnya mencetak 125 eksemplar). Sebagai konversinya, maka Bank Mandiri mempublikasinya secara berkelanjutan dalam bentuk *flash video* publikasi kinerja di *website*, Instagram, dan *channel media social* lainnya. Dapat disampaikan bahwa per 31 Des 2019, pemesanan penggunaan kertas di Bank Mandiri Jabodetabek tercatat sebanyak 70.866 rim, turun 10.009 rim dari tahun 2018.

Selanjutnya untuk memastikan program budaya aksi ramah lingkungan berjalan secara masif dan berkelanjutan, maka di tahun 2020 Management memutuskan melibatkan Human Capital Engagement (Radir tanggal 10 November 2020). Dalam hal ini, Aksi Ramah lingkungan melibatkan *Mandiri Youngster & Mandiri Influencer* untuk mengerakkan program dari level Kantor Pusat, Region, Area, hingga Kabupaten secara bertahap untuk 5 tahun ke depan. Sosialisasi Program Budaya tersebut dikaitkan dengan New Core Value Bank BUMN yaitu AKHLAK (terkait *value* HARMONIS & ADAPTIF).

Tagline Aksi ramah lingkungan ini dibungkus dalam Program Satu Hati Satu Mandiri & Mandiri Tangguh. Adapun penggerak dari program ini adalah Kepala Unit Kerja & Culture Squad (*Mandiri Youngsters, Culture Network Team, Mandiri Influencer, Mandiri Writer, Mandiri Movie Creator, Mandiri Dancer, Mandiri e-Sport*). Nilai utama (*core value*) yang dibangun selaras dengan *core value* Bank BUMN khususnya terkait:

- **VALUE HARMONIS**
 - o Menghargai setiap orang apapun latar belakangnya.
 - o Suka menolong orang lain.
 - o Membangun lingkungan kerja yang kondusif
- **VALUE ADAPTIF**
 - o Cepat menyesuaikan diri untuk menjadi lebih baik.
 - o Terus-menerus melakukan perbaikan mengikuti perkembangan teknologi.
 - o Bertindak proaktif

Rencana Aksi Ramah Lingkungan

Sebagai tahap awal membangun budaya ramah lingkungan, maka inisiatif ini di tahun 2021 akan melibatkan *Mandiri Youngster + Mandiri Influencer + Culture Squad* di Kantor Pusat dan 12 Region. Selanjutnya sosialisasi dikaitkan dengan *New Core Value* AKHLAK (terkait *value* HARMONIS dan ADAPTIF) dengan memastikan penerapan #MandirianBerNYALI dimanapun berada dalam bentuk aksi:

- Mandirian Ber-NYALI untuk Mengurangi Penggunaan Plastik (Memakai *tumbler*, pengurangan AMDK di ruang rapat)

to actively use email, WA group, MT to share information & meeting invitations. The culture of less paper became stronger after the COVID-19 pandemic conditions, which obliged most employees to engage in interaction activities by avoiding physical contact (*online*).

Throughout 2020, Bank Mandiri also succeeded in reducing paper consumption by only printing 80 Examples of the Annual Report for the 2019 reporting year (previously printed 250 copies). The same also happened for the printing of the 2019 Sustainability Report, which was 25 copies (previously printed 125). As a conversion, Bank Mandiri published it continuously in the form of flash videos of performance publications on the website, Instagram, and other social media channels. It could be said that as of December 31, 2019, orders for paper use at Bank Mandiri Jabodetabek were recorded at 70,866 reams, down 10,009 reams from 2018.

Furthermore, to ensure that the environmentally friendly action culture program run massively and sustainably, in 2020 Management decided to involve Human Capital Engagement (Directors' Meeting, November 10, 2020). In this case, Eco-Friendly Action involved Mandiri Youngsters & Independent Influencers to mobilize programs from the Head Office, Region, Area, to Regency level gradually for the next 5 years. The socialization of the Cultural Program was linked to the New Core Value of SOEs Banks, namely AKHLAK (related to HARMONICAL & ADAPTIVE values).

The tagline for eco-friendly action was wrapped in the One Heart One Mandiri & Mandiri Tangguh Program. The movers of this program were the Head of the Work Unit & Culture Squad (*Mandiri Youngsters, Culture Network Team, Mandiri Influencer, Mandiri Writer, Mandiri Movie Creator, Mandiri Dancer, Mandiri e-Sport*). The core values t built were in line with the core values of state-owned banks, especially those related to:

- **HARMONIOUS VALUE**
 - o Respect everyone regardless of their background.
 - o Like to help others.
 - o Build a conducive work environment
- **ADAPTIVE VALUE**
 - o Quickly adjust to be better.
 - o Continuously make improvements following technological developments.
 - o Be proactive

Green Action Plan

As an initial stage of building an environmentally friendly culture, this initiative in 2021 will involve *Mandiri Youngster + Mandiri Influencer + Culture Squad* at the Head Office and 12 Regions. Furthermore, the socialization is linked to the AKHLAK *New Core Value* (related to HARMONIC and ADAPTIVE values) by ensuring the implementation of #MandirianBerNYALI wherever it is in the form of action.

- BRAVE Mandirian to Reduce Plastic Use (Using a *tumbler*, reducing bottled water in meeting rooms)



- Mandiri Ber-NYALI untuk Mengurangi Penggunaan Kertas (Penggunaan Surat Elektronik (e-mail) untuk undangan *meeting/event*, *Reusable Paper* untuk Draft Nota/Surat/Materi Presentasi)
- Mandiri Ber-NYALI untuk Mengurangi Penggunaan Konsumsi Energi Listrik (Mematikan lampu ruangan/gedung saat jam istirahat, mematikan perangkat elektronik (PC, mesin fotocopy) setelah selesai bekerja)
- Mandiri Ber-NYALI untuk Memisahkan Sampah agar dapat didaur ulang (Menyediakan tempat sampah di unit kerja untuk pemisahan dan daur ulang, Bekerjasama dengan UMKM yang mengelola industri olahan sampah daur ulang untuk meningkatkan perekonomian)
- *Campaign* secara konsisten dan *massive* melalui *Social Media*, *WhatsApp Group*, *Reminder at Morning Briefing* (Poster & Video Edukasi)
- BRAVE Mandiri to Reduce Paper Usage (Use of Electronic Mail (e-mail) for meeting / event invitations, Reusable Paper for Draft Notes / letters / Presentation Materials)
- BRAVE Mandiri to Reduce the Use of Electrical Energy Consumption (Turning off room / building lights during recess hours, Turning off electronic devices (PCs, Photocopiers) after work)
- BRAVE Mandiri to separate waste so that it can be recycled (Providing trash bins in the work unit for separation and recycling, in collaboration with MSMEs that manage the recycled waste processing industry to improve the economy)
- Campaign consistently and massively through Social Media, WhatsApp Group, Reminder at Morning Briefing (Educational Posters & Videos)

Inisiatif 7. IT Privacy & Data Security

Latar Belakang

Seiring pesatnya perkembangan teknologi, saat ini perbankan dituntut untuk lebih adaptif mengeluarkan produk/fasilitas keuangan kearah digital (*high technology*) sehingga memudahkan nasabah mengakses layanan keuangan di berbagai media. Dengan tuntutan tersebut, Bank Mandiri menyadari adanya peningkatan risiko keamanan siber terhadap sistem keuangan sehingga pengelolannya perlu ditangani dengan lebih baik. Bank menyadari risiko keamanan siber terhadap sistem perbankan berupa pencurian/kehilangan/ penyalahgunaan/ pengungkapan data informasi pelanggan, dapat menimbulkan risiko reputasi, hukum dan kerugian finansial bagi bank. Bank meyakini bahwa pengelolaan *cyber security* dengan baik mampu menjaga keberlanjutan operasional secara umum dan secara khusus menjaga keberlanjutan tingkat kepercayaan nasabah yang didominasi *high technology customer*.

Menyadari hal tersebut maka sejak tahun 2018, Bank Mandiri membentuk satu divisi khusus yang mengelola *cyber security* secara terintegrasi yaitu Divisi Chief of Information and Security Office (CISO Office). Secara umum, Divisi CISO bertanggung jawab terhadap keamanan informasi Bank Mandiri (definisi, strategi, implementasi inisiatif, penyusunan & sosialisasi kebijakan serta standar prosedur); terlibat dalam proses perencanaan dan pengembangan TI; hingga penanganan insiden keamanan informasi (proteksi, deteksi, respon, *recovery cyber security*). (MSCI 6.4)

Untuk memastikan bahwa pengelolaan *cyber security* berjalan dengan baik, maka Divisi CISO melaporkan hasil temuan dan tindak lanjut permasalahan yang dihadapi kepada IT Committee (Board Level) sesuai dengan *governance* yang telah ditetapkan Bank. Dalam *governance* tersebut terlibat juga Divisi IT, Divisi Compliance, Divisi Legal, Divisi Corporate Secretary. (MSCI 6.4)

Initiative 7. IT Privacy & Data Security

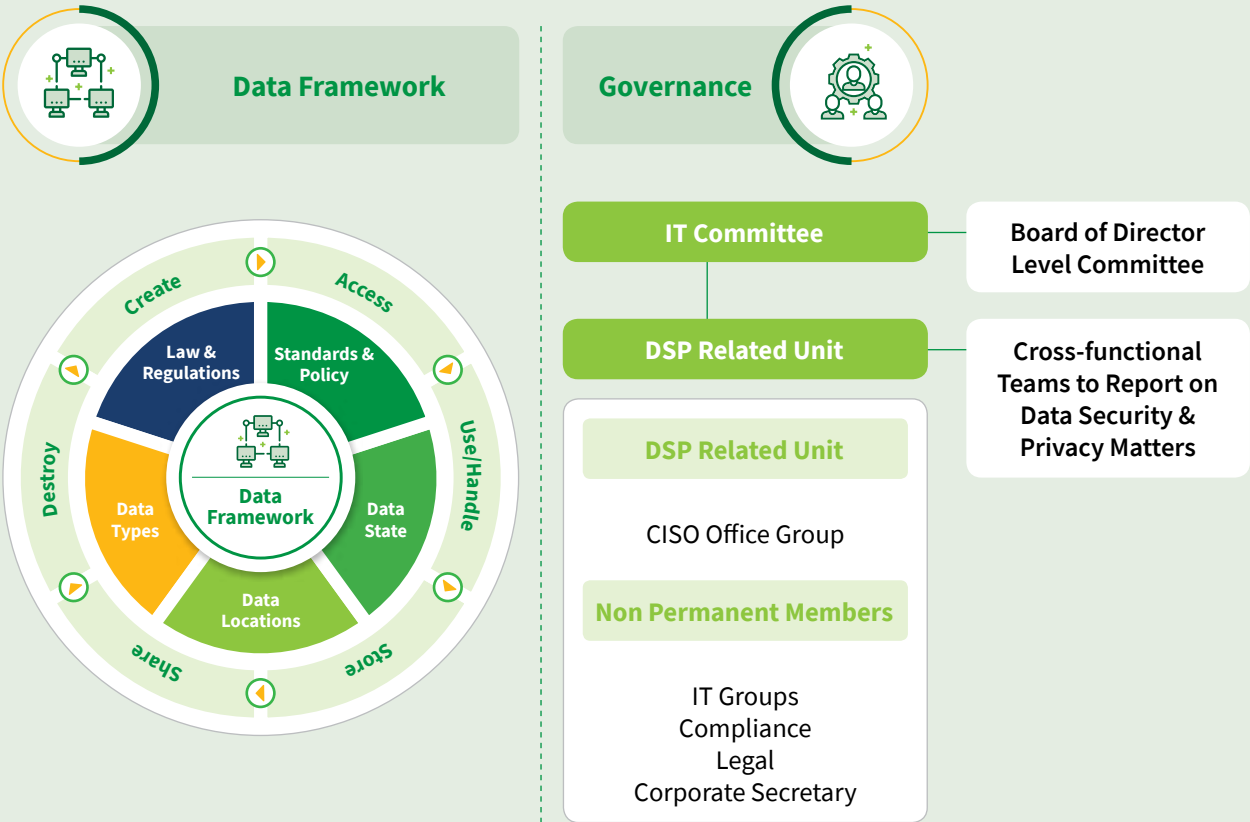
Background

In line with the rapid development of technology, currently banks are required to be more adaptive in issuing digital (high technology) financial products / facilities to make it easier for customers to access financial services in various media. With these demands, Bank Mandiri is aware of an increase in cybersecurity risks to the financial system so that its management needs to be better handled. The Bank realizes that cybersecurity risks to the banking system in the form of theft / loss / misuse / disclosure of customer information data, can create reputational, legal and financial loss risks for the bank. The Bank believes that proper cyber security management is capable of maintaining operational sustainability in general and in particular maintaining the level of customer trust, which is dominated by high technology customers.

Realizing this, since 2018, Bank Mandiri formed a special division that manages cyber security in an integrated manner, namely the Chief of Information and Security Office (CISO Office) Division. In general, the CISO Division was responsible for Bank Mandiri information security (definition, strategy, implementation of initiatives, formulation & dissemination of policies and standard procedures); involved in the IT planning and development process; to information security incident handling (protection, detection, response, *recovery cyber security*). (MSCI 6.4)

To ensure that cyber security management runs well, the CISO Division reported the findings and follow-up on problems faced to the IT Committee (Board Level) in accordance with the governance set by the Bank. In this governance, the IT Division, Compliance Division, Legal Division, Corporate Secretary Division are also involved. (MSCI 6.4)

Grafik Governance Pengelolaan Cyber Security Graph of Cyber Security Management Governance



Dalam aktivitasnya, Divisi CISO mengelola risiko *cyber security* selaras dengan *EISA Framework* melalui pencegahan, pendeteksian, hingga pemulihan data dan informasi dari risiko pencurian/kehilangan/penyalahgunaan/pengungkapan data rahasia pelanggan. *EISA Framework* mencakup tiga aspek yaitu Aspek Tata Kelola (*Governance*) – Aspek Perlindungan (*Protection*) – serta Aspek Kegiatan Operasional (*Operation*). *Scope area* tanggung jawab dari Divisi CISO adalah memastikan Akses, Distribusi dan Integrasi seluruh data di Bank Mandiri berjalan dengan baik dengan detail tanggung jawabnya adalah sebagai berikut:

- Memastikan seluruh unit bertanggung jawab atas data yang dikelola
- Memastikan setiap unit dan elemen di Bank Mandiri dalam aktivitas operasionalnya memperhatikan prinsip *confidentiality* dan *integrity*
- Memastikan terjaganya kerahasiaan data nasabah dan setiap pegawai dilarang untuk memberikan data dan/atau informasi nasabah ke pihak lain, kecuali Nasabah memberikan persetujuan tertulis dan diwajibkan oleh peraturan UU yang berlaku

In its activities, the CISO Division managed cyber security risks in line with the *EISA Framework* through prevention, detection, data and information recovery from the risk of theft / loss / misuse / disclosure of customer confidential data. The *EISA Framework* covered three aspects, namely the aspects of governance - aspects of protection and aspects of operational activities (*operation*). The scope of the area of responsibility of the CISO Division was to ensure that the Access, Distribution and Integration of all data at Bank Mandiri run well with the details of its responsibilities as follows:

- Ensuring all units are responsible for the data managed
- Ensuring that every unit and element in Bank Mandiri in its operational activities observed the principles of confidentiality and integrity
- Ensuring the confidentiality of customer data and every employee was prohibited from providing customer data and / or information to other parties, unless the Customer provides written consent and is required by applicable laws.



- Memastikan adanya enkripsi data yang bersifat rahasia dan *sensitive*
- Memastikan bahwa setiap data/informasi yang keluar baik untuk kebutuhan eksternal maupun Internal, perlu mendapatkan persetujuan dari pejabat berwenang dan kerahasiannya harus dilindungi menggunakan *Non - Disclosure Agreement (NDA)*

Secara garis besar aktivitas CISO di Aspek Tata Kelola antara lain meliputi perbaikan kebijakan *Security Policy & Data Security*, review prosedur modifikasi data dalam rangka perlindungan data pelanggan, hingga penyusunan rencana training untuk pegawai khusus *Privacy & Data Security*. Pada aspek proteksi, aktivitas CISO yang dilakukan antara lain membangun kapabilitas data *security protection* seperti *masking - encryption - disposal, access management*, hingga implementasi teknologi mutakhir yang sesuai dengan kebutuhan bank untuk mengelola risiko serangan siber. Sementara itu pada aspek operasional, aktivitas yang dilakukan CISO antara lain menerapkan siklus penanganan data yang aman, melaksanakan *audit information security* secara berkala, hingga melaksanakan sosialisasi *information security* dalam rangka membangun *awareness* seluruh pegawai bank dan pihak ketiga. Bank menyadari keberadaan perangkat dan *system IT Security* yang mutakhir harus diiringi dengan kecanggihan personel yang melaksanakan operasionalnya, sehingga setiap tahun Bank mendorong dan memastikan pegawai di unit CISO bersertifikasi *IT Cyber Security* yang terkini sesuai dengan tugas & tanggung jawabnya.

Sepanjang tahun 2020, Divisi CISO melakukan beberapa inisiatif antara lain:

- Melaksanakan 2 kali IT Committee (termasuk Rapat Direksi) untuk membahas isu strategis terkait keamanan data/informasi dan manajemen data di Bank Mandiri (MSCI 6.4)
- Melaksanakan 96 kali *training* yang melibatkan 96% dari total pegawai Divisi CISO dengan topik training antara lain terkait ISO 27001, manajemen keamanan informasi (CISM, CISSP), serta manajemen risiko keamanan informasi (CRISC). Implementasi *training* Divisi CISO ini 2x lipat lebih banyak dari target sebesar 45 kali *training*. (MSCI 6.5)
- Melaksanakan secara rutin *security awareness* kepada *third party (contractor)* berupa E-learning Sosialisasi Ketentuan IT termasuk di dalamnya *PTO Security Baseline* ke pegawai Tenaga Alih Daya (MSCI 6.5)
- Secara berkelanjutan melaksanakan *security awareness* kepada seluruh pegawai melalui 2x *sharing sessions*, publikasi 6x *newsletter + poster/banner*, dan 1x *quiz* serta *e-learning* kepada seluruh pegawai tetap Bank Mandiri. (MSCI 6.5)
- Secara berkelanjutan melaksanakan audit IT dari internal dan eksternal independent, *control testing*, serta menyelesaikan tindak lanjut hasil temuan diselesaikan tepat waktu untuk selanjutnya dilaporkan kepada Direksi. Pada periode ini juga telah dilakukan *assessment* ISO 17025 dengan fokus terhadap panduan & prosedur mutu yang dimiliki. (MSCI 6.3)

- Ensuring encryption of confidential and sensitive data
- Ensuring that any data / information that came out for both external and internal needs requires approval from the authorized official and its confidentiality had to be protected using a Non-Disclosure Agreement (NDA)

CISO's activities in the Governance Aspect included improving Security Policy & Data Security policies, reviewing data modification procedures in the context of protecting customer data, to preparing training plans for special Privacy & Data Security employees. In the protection aspect, CISO's activities include building data security protection capabilities, such as masking - encryption - disposal, access management, and implementation of the latest technology in accordance with bank needs to manage cyber attack risk. Meanwhile, in the operational aspect, the activities carried out by CISO include implementing a secure data handling cycle, conducting periodic information security audits, and disseminating information security in order to build awareness of all bank employees and third parties. The Bank realizes that the existence of state-of-the-art IT Security devices and systems must be accompanied by the sophistication of personnel who carry out their operations, so that every year the Bank encourages and ensures that employees in the CISO unit have the latest IT Cyber Security certification according to their duties & responsibilities.

Throughout 2020, the CISO Division carried out several initiatives, among others:

- Conducting 2 meetings of IT Committees (including Board of Directors Meetings) to discuss strategic issues related to data / information security and data management at Bank Mandiri (MSCI 6.4)
- Conducting 96 times training involving 96% of the total employees of the CISO Division with training topics related to ISO 27001, information security management (CISM, CISSP), and information security risk management (CRISC). The implementation of the CISO Division training was 2x more than the target of 45 times the training. (MSCI 6.5)
- Routinely carrying out security awareness to third parties (contractors) in the form of E-learning Socialization of IT provisions including the PTO Security Baseline to outsourced employees (MSCI 6.5)
- Continuously implementing security awareness for all employees through 2x sharing sessions, publication of 6x newsletters + posters / banners, and 1x quiz as well as e-learning to all permanent employees of Bank Mandiri. (MSCI 6.5)
- Continuously carrying out independent internal and external IT audits, control testing, as well as complete follow-up on findings resolved on time for further reporting to the Board of Directors. During this period, an ISO 17025 assessment was also carried out with a focus on quality guidelines & procedures. (MSCI 6.3)



- Saat ini Bank Mandiri telah memiliki kebijakan yang memungkinkan perubahan data nasabah melalui *Branch* terdekat dengan menerapkan prinsip KYC. Adapun Divisi yang khusus memastikan kebijakan ini berjalan dengan baik dilaksanakan oleh Divisi Enterprise Data Management /EDM. (MSCI 6.2)

Rencana Pengelolaan *Cyber Security, IT Privacy & Data Security*

Bank Mandiri secara berkelanjutan melakukan pengelolaan risiko keamanan siber pada aspek *Governance* (Tata Kelola) dengan membangun 5 (lima) kapabilitas yaitu kebijakan data *security*; perlindungan data nasabah termasuk modifikasinya; Audit (internal dan eksternal); IT Committee; serta kebijakan *awareness data security*.

Bank Mandiri juga secara berkelanjutan melakukan pengelolaan risiko keamanan siber pada aspek Operasional, dengan membangun 4 (empat) area kapabilitas yaitu penanganan data *security*; jaringan pengelolaan data; *audit management* untuk *Information Security*; serta *awareness Information Security* ke pegawai dan pihak ketiga.

Selain itu, Bank Mandiri juga akan melakukan secara berkelanjutan pengelolaan risiko keamanan siber pada aspek *Protection*, dengan membangun 4 (empat) area kapabilitas yaitu data *security protection*; *user access management*; *operational risk management tools*; dan *risk assessment* terhadap Penyedia Jasa TI.

Pilar III. Sustainability CSR & Financial Inclusion

Inisiatif 8. Inisiatif Pemberdayaan Calon Pengusaha Muda & Pengusaha Muda Melalui Wirausaha Muda Mandiri (WMM)

Latar Belakang

Program WMM bertujuan untuk membangun dan menciptakan bibit-bibit wirausaha muda Indonesia yang tangguh dan profesional terutama di kalangan mahasiswa, sehingga mahasiswa setelah lulus diharapkan bukan hanya menjadi pencari kerja namun mampu menciptakan lapangan kerja dengan aktivitas usaha yang berkelanjutan dan berdampak langsung kepada masyarakat sekitar. Bibit-bibit unggul yang terpilih dari berbagai universitas dan komunitas wirausaha, kemudian diberikan pembinaan-pembinaan oleh berbagai ahli yang kompeten di bidangnya masing-masing, guna mempersiapkan para calon wirausaha menjadi wirausaha yang unggul. Para WMM terpilih juga dimasukkan ke dalam Rumah Kreatif BUMN (RKB). Para Finalis dan juara WMM, juga diikutsertakan dalam event-event promosi nasional dan lokal yang didukung oleh Bank Mandiri agar mereka dapat memperkenalkan produknya ke pasar.

- Currently, Bank Mandiri has a policy that allows changes to customer data through the nearest branch by implementing KYC principles. The Division that specifically ensures that this policy runs well is implemented by the Enterprise Data Management / EDM Division. (MSCI 6.2)

Cyber Security, IT Privacy & Data Security Management Plan

Bank Mandiri continuously manages cybersecurity risks in the governance aspect by building 5 (five) capabilities, namely data security policies; protection of customer data including modification; Audit (internal and external); IT Committee; as well as data security awareness policies.

Bank Mandiri also continuously manages cybersecurity risks in the operational aspect, by building 4 (four) capability areas, namely data security handling; data management network; audit management for Information Security; as well as awareness of Information Security to employees and third parties.

In addition, Bank Mandiri will also continuously manage cybersecurity risk in the aspect of Protection, by building 4 (four) areas of capability, namely data security protection; user access management; operational risk management tools; and risk assessment of IT Service Providers.

Pilar III. Sustainability CSR & Financial Inclusion

Initiative 8. Initiatives for Empowerment of Prospective Young Entrepreneurs & Young Entrepreneurs through Mandiri Young Entrepreneurs (WMM)

Background

The WMM program aims to build and create strong and professional young Indonesian entrepreneurs, especially among students, so that students after graduating are expected to not only become job seekers but be able to create jobs with sustainable business activities and have a direct impact on the surrounding community. The superior candidates selected from various universities and entrepreneurial communities are then given coaching by various competent experts in their respective fields, in order to prepare aspiring entrepreneurs to become excellent entrepreneurs. The selected WMMs were also included in the SOEs Creative House (RKB). The finalists and champions of WMM, are also included in national and local promotional events supported by Bank Mandiri so that they can introduce their products to the market.



Terdapat 5 (lima) bidang usaha dalam WMM, yaitu bidang Industri Perdagangan dan Jasa, Kreatif, Boga, Sosial, dan Teknologi. Hingga tahun 2019, Bank mengembangkan beberapa Inovasi program WMM antara lain *workshop* kewirausahaan; pembinaan berwirausaha; Wirausaha Mandiri Forum; Mandiri Incubator Bisnis.

Program WMM yang telah dijalankan sejak tahun 2007 telah mendapatkan respons positif dari masyarakat di Indonesia. Hal ini tercermin dari keikutsertaan jumlah pendaftar serta keterlibatan lebih dari 36 ribu generasi muda dari 33 provinsi Indonesia yang berasal lebih dari 656 universitas di seluruh Indonesia pada WMM. Jumlah ini belum termasuk pelaku usaha yang terlibat pada program lain yang merupakan turunan dari WMM, seperti program Mandiri Sahabatku, program *Coding Mom* dan termasuk program Mandiri Hackaton yang dilaksanakan Mandiri Capital Indonesia.

Sejak 12 tahun terakhir (2007-2019), Program WMM telah melahirkan lebih dari 500 finalis nasional dan 122 pemenang Wirausaha Muda yang kreatif, Inovatif dan Potensial untuk perkembangan Ekonomi di Indonesia.

Khusus untuk tahun 2019, Program WMM dititikberatkan pada *Digital Creative* dan bekerjasama dengan *Media Komunikasi Millennial* dengan pembekalan peserta melalui *Idea Fest*. Di tahun 2019, tercatat ada 3.075 pelaku usaha muda yang mengikuti proses penyisihan dan menghasilkan lima wirausaha muda terbaik dari lima kategori serta 2 wirausaha muda kategori khusus.

Di tahun 2020 pada masa Pandemi Covid 19, Bank Mandiri merespons hal ini dengan membuka kesempatan yang lebih luas bagi setiap lapisan (bukan hanya mahasiswa dan pengusaha eksisting) untuk menyebarkan spirit entrepreneur. Inovasi dilakukan dengan memberi kesempatan bagi calon pengusaha ikut berkompetisi dengan *memaparkan business plan* di 5 bidang usaha: Boga, Teknologi, Kreatif, Sosial dan Industri Perdagangan Jasa. Dengan inovasi tersebut, maka pada tahun 2020 Bank Mandiri telah berhasil *encourage* 11.000 calon pengusaha dan pengusaha muda sebagai peserta WMM (pencapaian 441% dari target 2.500 peserta)

Rencana Pemberdayaan Pengusaha Melalui Wirausaha Muda Mandiri (WMM)

- Melakukan pelatihan minimal 20x di tahun 2021 dan pembinaan untuk peningkatan kapasitas & kapabilitas pengusaha/calon pengusaha muda pemenang WMM.
- Mendorong pengusaha/calon pengusaha tampil di ajang kompetisi nasional sebagai peserta pendaftar WMM melibatkan hingga 3.000 peserta entrepreneur.
- Melaksanakan *awarding* ke 30 finalis WMM untuk kategori *business plan & business existing* di 5 bidang usaha dengan mempublikasi di *channel milenial*

There are 5 (five) business fields in WMM, namely the Trade and Service Industry, Creative, Catering, Social, and Technology sectors. Until 2019, the Bank developed several WMM program innovations, including entrepreneurship workshops; Entrepreneurship development; Independent Entrepreneur Forum; Mandiri Business Incubator.

The WMM program, which has been running since 2007, has received positive responses from the public in Indonesia. This is reflected in the participation of the number of applicants and the involvement of more than 36 thousand young people from 33 Indonesian provinces from more than 656 universities throughout Indonesia in WMM. This number does not include business actors involved in other programs that are derivatives of WMM, such as the Mandiri Sahabatku program, the Coding Mom program and the Mandiri Hackaton program implemented by Mandiri Capital Indonesia.

Since the last 12 years (2007-2019), the WMM Program has produced more than 500 national finalists and 122 Young Entrepreneurs winners who are creative, innovative and potential for economic development in Indonesia.

Especially for 2019, the WMM Program focuses on Digital Creative and collaborates with Millennial Media Communication with participant debriefing through the Idea Fest. In 2019, there were 3,075 young entrepreneurs who participated in the preliminary process and produced the five best young entrepreneurs from five categories and 2 young entrepreneurs in special categories.

In 2020 during the Covid 19 Pandemic, Bank Mandiri responded to this by opening up wider opportunities for every level (not just existing students and entrepreneurs) to spread the entrepreneurial spirit. Innovation is carried out by providing opportunities for prospective entrepreneurs to compete by presenting business plans in 5 business fields: Catering, Technology, Creative, Social and Service Trade Industry. With this innovation, in 2020 Bank Mandiri succeeded in enlisting 11,000 prospective entrepreneurs and young entrepreneurs as WMM participants (441% achievement of the target of 2,500 participants)

Entrepreneur Empowerment Plan through Mandiri Young Entrepreneurs (WMM)

- Conducting a minimum of 20 times training in 2021 and coaching to increase the capacity & capability of entrepreneurs / prospective young entrepreneurs who win WMM.
- Encouraging entrepreneurs / prospective entrepreneurs to appear in national competitions as registrants. WMM involves up to 3,000 entrepreneur participants.
- Carrying out awarding of the 30 WMM finalists for the business plan & existing business categories in 5 business fields by publishing on the millennial channel



Inisiatif 9. Inisiatif Pemberdayaan UMKM Melalui Program Mandiri Rumah Kreatif BUMN (Rumah BUMN)

Latar Belakang

Mandiri Rumah Kreatif BUMN (Mandiri RKB) merupakan langkah Bank Mandiri mendukung kolaborasi BUMN dalam membentuk *Digital Economy Ecosystem* melalui pembinaan peningkatan kapasitas dan kapabilitas bagi *start-up* bisnis dan/atau Usaha Kecil Menengah (UKM). Mandiri RKB berperan sebagai pusat data dan informasi serta sebagai pusat edukasi, pengembangan dan digitalisasi (Inkubator) UKM.

Tujuan utama pembentukan Mandiri RKB adalah membantu akses pemasaran UKM di Indonesia melalui digital *e-commerce*. Mandiri RKB juga berguna meningkatkan kualitas UKM dan diharapkan berdampak kepada kemajuan dan peningkatan usaha UMKM yang dapat menciptakan sebuah *Digital Economy Ecosystem* yang baik.

Bank Mandiri sejak tahun 2017 telah mendirikan 46 (empat puluh enam) titik Mandiri RKB yang tersebar diseluruh wilayah Indonesia, diantaranya tersebar di Cilegon dan Bogor (Jawa Barat), Semarang (Jawa Tengah), Surabaya, Trenggalek dan Ponorogo (Jawa Timur), Kupang (NTT), Karangasem (Bali), Lubuk Linggau (Sumatera Selatan), Kampar (Riau), Lampung Utara (Lampung), Melawi (Kalimantan Barat), Penajem Paser Utara (Kalimantan Timur), Gorontalo (Gorontalo), Gowa (Sulawesi Selatan), Banggai (Sulawesi Tenggara), Ambon (Maluku), Jayawijaya dan Bintuni (Papua).

Dalam program ini, Bank Mandiri bekerja sama dengan berbagai pihak seperti PT Telkom (Persero) Tbk untuk pemanfaatan portal *e-commerce*, PT Permodalan Nasional Madani (Persero) untuk pembinaan pengembangan UMKM, serta dengan Nurbaya Initiative untuk pendataan dan sistem manajemen *merchandise* hasil produksi UMKM peserta RKB.

Pada 17 Agustus 2020, Rumah Kreatif BUMN telah bertransformasi menjadi Rumah BUMN. Rumah BUMN adalah pengkayaan Rumah Kreatif BUMN untuk membangun bangsa sebagai wadah pusat data/informasi untuk meningkatkan kapasitas UMKM; wadah *Digital Economy Ecosystem* UMKM untuk pembinaan bersama; wadah posko satgas bencana. Selanjutnya, Rumah BUMN akan menjalankan 3 fungsi yaitu (1) Fungsi Sosial Kemasyarakatan dengan menjadi tempat melakukan berbagai kegiatan yang berkaitan dengan pembangunan Sumber Daya Manusia dan penyaluran bantuan (2) Fungsi Edukasi dan Riset dengan menjadi tempat melakukan berbagai kegiatan yang berkaitan dengan pendidikan dan pengembangan (3) Fungsi Sosial dengan menjadi tempat berbagai kegiatan usaha untuk mendorong UMKM Naik Kelas dan kemandirian keuangan Rumah BUMN sendiri

Initiative 9. MSME Empowerment Initiatives through the SOE Creative House Independent Program (SOE Homes)

Background

Mandiri SOEs Creative House (Mandiri RKB) becomes a step by Bank Mandiri to support SOEs collaboration in forming a Digital Economy Ecosystem through capacity building and capability building for business start-ups and / or Small and Medium Enterprises (SMEs). Mandiri RKB acts as a data and information center as well as a center for education, development and digitization (Incubator) for SMEs.

The main objective of establishing Mandiri RKB is to assist SME marketing access in Indonesia through digital *e-commerce*. Mandiri RKB is also useful for improving the quality of SMEs and is expected to have an impact on the progress and improvement of MSME businesses that can create a good Digital Economy Ecosystem.

Bank Mandiri since 2017 has established 46 (forty-six) Mandiri RKB points spread throughout Indonesia, including in Cilegon and Bogor (West Java), Semarang (Central Java), Surabaya, Trenggalek and Ponorogo (East Java), Kupang (NTT), Karangasem (Bali), Lubuk Linggau (South Sumatra), Kampar (Riau), North Lampung (Lampung), Melawi (West Kalimantan), Penajem Paser Utara (East Kalimantan), Gorontalo (Gorontalo), Gowa (South Sulawesi), Banggai (Southeast Sulawesi), Ambon (Maluku), Jayawijaya and Bintuni (Papua).

In this program, Bank Mandiri collaborated with various parties such as PT Telkom (Persero) Tbk to utilize *e-commerce* portals, PT Permodalan Nasional Madani (Persero) for fostering the development of MSMEs, and with the Nurbaya Initiative for data collection and merchandise management systems of MSME products of RKB participants.

On August 17, 2020, the SOEs Creative House was transformed into a SOEs House. SOEs House is an enrichment for SOEs Creative House to build the nation as a data / information center container to increase the capacity of SMSE; the Digital Economy Ecosystem SMSE forum for joint coaching; the disaster task force post. Furthermore, the SOEs House will carry out 3 functions, namely (1) Community Social Function by being a place to carry out various activities related to the development of Human Resources and distribution of assistance (2) Education and Research functions by being a place to carry out various activities related to education and development (3) Social function by being a place for various business activities to encourage MSMEs to upgrade their grades and financial independence for SOEs Homes themselves.



GAMBAR LOKASI DAN ZONASI RUMAH BUMN
 FIGURE OF LOCATION AND ZONING OF SOES HOUSES

		<p>Rebranding Logo</p> <p>Tampak Depan Front Look</p> <p>Total Ukuran 6x10m (Minimal) Total Size 6x10m (Minimum)</p>	
<p>Digitalisasi dan e-Commerce Digitalization and e-Commerce</p>			<p>Showcase UKM/ Komersialisasi UKM Showcase / Commercialization</p>
<p>Co-working Space & Internet Zone for Millennials</p> <p>Belajar dan Berbagi Learning and Sharing</p>			<p>Penambahan Informasi Tanggap Bencana Adding Disaster Response Information</p> <p>Registrasi & Analisa Data RB RB Data Registration & Analysis</p>
<p>Konsultasi dan Quality Control Consultation and Quality Control</p>			<p>Informasi RB Nasional National RB Information</p>
<p>Belajar Sendiri Self Learning</p>			<p>Ruang Konsultasi PK/KUR PK / KUR Consultation Room</p> <p>Pustaka Digital (PaDi) Digital Library</p>



Rencana Pemberdayaan UMKM Melalui Mandiri Rumah Kreatif BUMN

Melakukan pembinaan kepada UMKM Mitra Binaan Bank Mandiri dengan fokus pada sektor *fashion* (Tenun, Songket, Batik), Boga, dan Kerajinan. Pembinaan kepada mitra binaan mengcover 3 (tiga) aspek yaitu *Go Modern, Go Digital, Go Online* seperti pelatihan Digital Marketing, pelatihan Disain Produk, pelatihan Pengelolaan Keuangan, Pelatihan Digipreneur, Pelatihan *Copywriting*.

MSME Empowerment Plan through Mandiri SOEs Creative Homes

Providing guidance to Bank Mandiri fostered MSMEs with a focus on the fashion sector (weaving, songket, batik), catering, and handicrafts. Coaching for fostered partners covers 3 (three) aspects, namely *Go Modern, Go Digital, Go Online* such as Digital Marketing training, Product Design training, Financial Management training, Digipreneur Training, Copywriting Training.



GO MODERN

1. Syarat & Bahan Kemasan
2. Desain Kemasan
3. Standardisasi P-IRT
4. Manajemen Kas
5. Strategi Pemasaran
6. Mengetahui *Trend*
7. Identitas Kain
8. Analisa Dasar Produksi
9. Mengetahui *Branding*
10. Labeling
11. Strategi *Display* Produk

1. Packaging Terms & Materials
2. Packaging Design
3. Standardization of P-IRT
4. Cash Management
5. Marketing Strategy
6. Know the Trend
7. Fabric Identity
8. Basic Production Analysis
9. Get to know branding
10. Labeling
11. Product Display Strategies



GO DIGITAL

1. Pengenalan email
2. *Basic Phone Photography*
3. Photo Produk
4. *Social Media Marketing*
5. Digital Apps
6. Menggunakan Aplikasi Digital yang mendukung kelancaran operasional Bisnis UKM
7. Facebook Apps

1. Introduction to email
2. Basic Phone Photography
3. Product Photos
4. Social Media Marketing
5. Digital Apps
6. Using the Application Digital that support operational smoothness SME business
7. Facebook Apps



GO ONLINE

1. Listing di Blanja.com
2. Menjadi UKM Champion (inspirasi bagi UKM lain)
3. Optimalisasi Usaha Online

1. Listing on Blanja.com
2. Become a Champion UKM (inspiration for other SMEs)
3. Online Business Optimization

Melaksanakan berbagai pameran dalam *event* nasional Bank Mandiri untuk memperkenalkan produk mitra binaan Mandiri RKB kepada masyarakat umum. Melakukan pembinaan kepada UMKM Mitra Binaan Bank Mandiri dengan fokus pada sektor *fashion* (Tenun, Songket, Batik), Boga, dan Kerajinan. Pembinaan kepada mitra binaan meng-cover 3 (tiga) aspek yaitu *Go Modern, Go Digital, Go Online* seperti pelatihan *Digital Marketing*, pelatihan Disain Produk, pelatihan Pengelolaan Keuangan, Pelatihan Digipreneur, Pelatihan *Copywriting*.

Organizing various exhibitions at the Bank Mandiri national event to introduce Mandiri RKB fostered partner products to the general public. Providing guidance to Bank Mandiri fostered MSMEs with a focus on the fashion sector (weaving, songket, batik), catering, and handicrafts. Coaching for fostered partners covers 3 (three) aspects, namely *Go Modern, Go Digital, Go Online* such as Digital Marketing training, Product Design training, Financial Management training, Digipreneur Training, Copywriting Training.



Inisiatif 10. Inisiatif *Financial Inclusion* melalui *Branchless banking* dan Penyaluran KUM/KUR Ketahanan Pangan Nasional

Latar Belakang

Bank Mandiri memiliki komitmen mendorong *Financial Inclusion* melalui layanan *branchless banking* dan penyaluran KUM/KUR Ketahanan Pangan Nasional sebagai program unggulan keuangan berkelanjutan ke segmen mikro. Layanan *branchless banking* merupakan kegiatan jasa layanan sistem pembayaran dan perbankan terbatas yang tidak dilakukan melalui kantor fisik Bank, namun dengan jasa Agen Bank Mandiri (selanjutnya disebut Agen Mandiri) dan sarana teknologi.

Bank Mandiri mengembangkan Agen Mandiri bertujuan untuk menyentuh masyarakat dengan ekonomi rendah (*micro*) melalui penyediaan produk-produk keuangan yang sederhana, mudah dipahami, dan sesuai kebutuhan masyarakat yang belum terjangkau layanan keuangan. Selain itu, pengembangan Agen Mandiri juga bertujuan untuk melancarkan kegiatan ekonomi masyarakat menengah kebawah (*unbanked* dan *underbanked*) sehingga mendorong pertumbuhan ekonomi dan pemerataan pembangunan antar wilayah di Indonesia, terutama di pedesaan. Komitmen Bank Mandiri ini diejawantahkan bahwa setiap tahunnya menambah minimal sekitar 20 ribu Agen Mandiri hingga lima tahun ke depan yang melek keuangan.

Aktivitas layanan keuangan *Mandiri Agent* diwujudkan dalam produk tabungan Simpanan Mandiri Makmur (SiMakmur). Tabungan SiMakmur merupakan rekening simpanan dalam mata uang Rupiah bagi perorangan yang belum pernah memiliki rekening di Bank Mandiri dan penyelenggaraannya dilakukan sesuai dengan syarat dan ketentuan yang berlaku. Dengan akuisisi minimal 20ribu Agen Mandiri setiap tahunnya, diharapkan dari setiap agen baru tersebut dapat menularkan pengetahuan keuangannya kepada masyarakat sekitar minimal 10 orang untuk memiliki rekening dana. Dengan kata lain diharapkan 20 ribu Agen Mandiri baru setiap tahunnya dapat memberikan *multiplier effect financial inclusion* minimal 200 ribu orang setiap tahunnya hingga 2025.

Selain itu untuk berkontribusi lebih mendorong *financial inclusion*, Bank Mandiri juga fokus menyalurkan Kredit Usaha Mikro (KUM) dan Kredit Usaha Rakyat (KUR). KUM adalah kredit yang diberikan kepada pengusaha mikro untuk membiayai kebutuhan usaha produktif baik untuk kebutuhan investasi maupun kebutuhan modal kerja. KUR adalah program yang dibentuk untuk mendukung langkah pemerintah dalam penyaluran kredit atau pembiayaan yang diberikan kepada segmen mikro dengan limit minimal Rp 10juta sd Rp 500juta kepada pengusaha mikro yang *feasible* namun belum *bankable*. Penyaluran KUR/KUM ini bertujuan untuk meningkatkan kapasitas daya saing pengusaha mikro, mendorong pertumbuhan ekonomi, penyerapan tenaga kerja, serta menanggulangi kemiskinan. Terkait dengan Keuangan Berkelanjutan, Bank Mandiri menfokuskan penyaluran KUR & KUM yang mampu meningkatkan ketahanan pangan nasional dalam bentuk KUR Tanaman Pangan dan KUR Nelayan.

Pada KUR Tanaman Pangan, Bank Mandiri memberikan modal usaha dalam bentuk KUR/KUM kepada petani tanaman pangan utama sebagai contoh komoditas jagung, kacang tanah, kedelai, padi, ketela

Initiative 10. *Financial Inclusion Initiatives through Branchless Banking and Distribution of KUM / KUR for National Food Security*

Background

Bank Mandiri is committed to encouraging *Financial Inclusion* through *branchless banking* services and the distribution of National Food Security KUM / KUR as a flagship program for sustainable finance to the micro segment. *Branchless banking* services are limited payment system and banking services that are not carried out through the physical office of the Bank, but with Bank Mandiri Agent services (hereinafter referred to as Mandiri Agent) and technology facilities.

Bank Mandiri developed Agent Mandiri which aims to reach people with a low (*micro*) economy by providing financial products that are simple, easy to understand, and according to the needs of people who have not been reached by financial services. In addition, the development of Mandiri Agents also aims to accelerate the economic activities of the lower middle class (*unbanked* and *underbanked*) communities so as to encourage economic growth and equitable development between regions in Indonesia, especially in rural areas. This commitment of Bank Mandiri is manifested by adding at least 20 thousand independent agents every year for the next five years who are financially literate.

Mandiri Agent's financial service activities are manifested in the Mandiri Makmur (SiMakmur) savings product. SiMakmur Savings is a savings account in Rupiah currency for individuals who have never had an account at Bank Mandiri and the operation is carried out in accordance with the applicable terms and conditions. With the acquisition of at least 20 thousand Mandiri agents every year, it is hoped that each new agent can pass on their financial knowledge to the surrounding community at least 10 people to have a fund account. In other words, it is hoped that 20 thousand new Mandiri agents each year can provide a multiplier effect of financial inclusion at least 200 thousand people annually until 2025.

In addition to contributing to further encouraging financial inclusion, Bank Mandiri also focuses on distributing Micro Business Credit (KUM) and People's Business Credit (KUR). KUM is a credit given to micro entrepreneurs to finance productive business needs both for investment needs and working capital needs. KUR is a program established to support government steps in lending or financing provided to the micro segment with a minimum limit of IDR 10 million to IDR 500 million to micro entrepreneurs who are feasible but not yet bankable. The distribution of KUR / KUM aims to increase the competitiveness capacity of micro entrepreneurs, encourage economic growth, absorb labor, and alleviate poverty. Regarding Sustainable Finance, Bank Mandiri is focusing on distributing KUR & KUM which are able to increase national food security in the form of KUR for Food Plants and KUR for Fishermen.

In KUR for Food Crops, Bank Mandiri provides venture capital in the form of KUR / KUM to main food crop farmers, for example corn, peanuts, soybeans, rice, cassava, palawija, sweet potatoes and other



pohon, palawija, ubi jalar dan umbi lainnya. Program ini sejalan dengan arahan dari Kementerian Koordinator Bidang Perekonomian untuk meningkatkan sektor produksi serta sejalan dengan arahan dari Kementerian BUMN. Modal usaha bagi petani tanaman pangan utama tersebut diperuntukkan bagi petani yang sudah memiliki lahan maupun yang menyewa lahan. Pemberian modal ini diharapkan dapat meningkatkan perekonomian 11.550 petani per Sept20. Bank Mandiri memiliki komitmen setiap tahunnya bertambah minimal 500 petani tanaman pangan utama hingga 5 tahun kedepan yang mendapatkan penyaluran KUR Tanaman Pangan.

Komitmen Bank Mandiri dalam menyalurkan KUR Nelayan, sejalan dengan arahan dari Kementerian Koordinator Bidang Perekonomian untuk meningkatkan porsi penyaluran sektor produksi serta sejalan dengan arahan hasil pertemuan antara OJK, Bank Mandiri, dan off taker untuk menggarap sektor perikanan tangkap. Penyaluran KUR ini diberikan kepada seluruh nelayan baik yang mendapat mitra binaan ataupun non mitra binaan dengan klasifikasi nelayan yaitu nelayan rajungan tradisional, nelayan tangkap dan nelayan pengepul. Kebutuhan KUR nelayan diperuntukkan untuk modal kerja melaut (pembelian BBM, pembelian sembako, pembelian alat tangkap termasuk perbaikannya) maupun investasi berupa pembelian kapal.

Rencana *Branchless Banking* dan Penyaluran KUM/KUR Komoditas

- Bank Mandiri melakukan akuisisi agen *branchless banking* setiap tahunnya minimal 20 ribu agen sehingga pada akhir tahun 2025 mampu memberdayakan 156 ribu masyarakat *underbanked* menjadi Agen Mandiri.
- Masing-masing agen yang telah *live* ditargetkan untuk akuisisi nasabah tabungan SiMakmur dan transaksi keuangan lainnya seperti tarik, setor, pembayaran *biller*. Setiap tahunnya ditargetkan mampu menghasilkan 200 ribu rekening dana turunan Agen Mandiri sehingga tahun 2025 mampu menghasilkan 1.900 rekening turunan
- Bank Mandiri memberikan pelatihan dan pendampingan agen-agen dalam melakukan transaksi keuangan
- Bank Mandiri menyalurkan (*disburse*) KUR Pertanian ke 63.000 Petani dan KUR perikanan ke 5.670 nelayan di tahun 2021

Inisiatif 11. Inisiatif Mandiri Sahabatku

Latar Belakang

Program Mandiri Sahabatku bertujuan untuk mendorong keahlian dan kemampuan berwirausaha para Pekerja Migran Indonesia (PMI) di luar negeri melalui program edukasi kewirausahaan. Program ini telah dilakukan di Hong Kong, Jepang, Korea Selatan, dan Malaysia. Sebagai rangkaian program ini, Bank Mandiri juga mengadakan pelatihan dan magang melalui program Bapak/Ibu Asuh yang meliputi usaha seperti otomotif, salon, bakso, mie ayam dan keripik oleh-oleh. Selanjutnya, para alumni Mandiri Sahabatku yang telah membuka dan menjalankan usaha di Indonesia ditawarkan juga peluang menjadi Agen Branchless banking serta fasilitas pembiayaan Micro/ SME.

Selama Pandemi COVID-19 ditahun 2020 ini, Mandiri Sahabatku menyesuaikan pembelajaran secara online melalui media kelas *online* menggunakan *Google Classroom*, webinar, atau *live*

tubers. This program is in line with directions from the Coordinating Ministry for Economic Affairs to increase the production sector and is in line with directions from the Ministry of BUMN. Business capital for these main food crop farmers is intended for farmers who already own land or rent land. This provision of capital is expected to improve the economy of 11,550 farmers as of Sept20. Bank Mandiri has a commitment every year to increase a minimum of 500 main food crop farmers for the next 5 years who receive KUR for Food Crops.

Bank Mandiri's commitment to distributing fishermen's KUR is in line with directions from the Coordinating Ministry for Economic Affairs to increase the distribution portion of the production sector and is in line with the direction of the meeting results between FSA, Bank Mandiri, and off takers to work on the capture fisheries sector. The distribution of KUR is given to all fishermen, both those who have assisted and non-assisted partners, with the classification of fishermen, namely traditional crab fishermen, catch fishermen and collector fishermen. Fishermen's KUR needs are earmarked for working capital at sea (buying fuel, buying groceries, purchasing fishing gear including repairs) as well as investing in the form of ship purchases.

Branchless Banking Plan and Distribution of KUM / KUR Commodities

- Bank Mandiri has acquired a branchless banking agent every year with a minimum of 20 thousand agents so that by the end of 2025 it will be able to empower 156 thousand underbanked people to become Mandiri agents.
- Each live agent is targeted for acquisition of SiMakmur savings customers and other financial transactions such as withdrawals, deposits, biller payments. Each year it is targeted to be able to produce 200 thousand derivative accounts of Agent Mandiri so that by 2025 it will be able to generate 1,900 derivative accounts
- Bank Mandiri provides training and assistance for agents in conducting financial transactions
- Bank Mandiri disbursed KUR Agriculture to 63,000 farmers and fishery KUR to 5,670 fishermen in 2021

Initiative 11. Mandiri Sahabatku Initiative

Background

The Mandiri Sahabatku program aims to encourage the entrepreneurial skills and abilities of Indonesian Migrant Workers (PMI) abroad through entrepreneurship education programs. This program has been conducted in Hong Kong, Japan, South Korea, and Malaysia. As part of this program, Bank Mandiri also held training and apprenticeships through the Foster Father / Mother program, which includes businesses such as automotive, salon, meatball, chicken noodle and souvenir chips. Furthermore, Mandiri Sahabatku alumni who have opened and run businesses in Indonesia are also offered opportunities to become Branchless banking agents and Micro / SME financing facilities.

During the COVID-19 Pandemic in 2020, Mandiri Sahabatku adjusted online learning through online class media using Google Classroom, webinars, or live streaming. As for November 22, 2020, the Mandiri



streaming. Adapun pada 22 November 2020, program Mandiri Sahabatku secara *online* dilaksanakan menjangkau PMI di 3 Negara (Hongkong, Malaysia dan UEA) atau 150% dari target yang sebanyak 2 negara, dengan peserta yang mendaftar program Mandiri Sahabatku diyakini mampu mencapai lebih dari 1.000 peserta.

Sehingga sejak program Mandiri Sahabatku dijalankan hingga tahun 2020, program Mandiri Sahabatku sudah mampu membina lebih dari 14.000 PMI untuk memiliki spirit entrepreneurship. Sepanjang tahun 2020, sehubungan dengan masa pandemi dan situasi ekonomi yang kurang baik, Program Bapak Asuh dari Mandiri Sahabatku ditunda dan akan digabungkan dengan peserta program Bapak Asuh di Mandiri Sahabatku di tahun 2021.

Rencana Program Mandiri Sahabatku

Selanjutnya untuk memastikan adanya *linked* keberlanjutan program ini menjadikan PMI sebagai seorang pengusaha, maka inovasi yang dilakukan dengan memberikan referral jumlah peserta PMI kepada Rumah BUMN dan menjadi *Mandiri Agent* sebagai Bpk Asuh dari PMI. Adapun *roadmap* target Program Mandiri Sahabatku hingga 2025 berisi 3 besaran yaitu:

- Setiap tahunnya mampu membina minimal 1.000 PMI
- Melaksanakan program Mandiri Sahabatku minimal di 2 (dua) negara tujuan utama PMI yaitu Malaysia dan Hongkong
- Memberikan *referral list* nama PMI peserta Mandiri Sahabatku untuk masuk dalam binaan Rumah BUMN. *Referral list* nama PMI peserta Mandiri Sahabatku juga ditawarkan untuk menjadi *Mandiri Agent* (Branchless banking)

Sahabatku online program was implemented to reach PMI in 3 countries (Hong Kong, Malaysia and the UAE) or 150% of the target of 2 countries, with participants who registered for the Mandiri Sahabatku program believed to be able to reach more than 1,000 participants.

Therefore, since the Mandiri Sahabatku program was implemented until 2020, the Mandiri Sahabatku program has been able to foster more than 14,000 PMIs to have a spirit of entrepreneurship. Throughout 2020, due to the pandemic and unfavorable economic situation, the Foster Father Program of Mandiri Sahabatku has been postponed and will be merged with the participants of the Foster Father program at Mandiri Sahabatku in 2021.

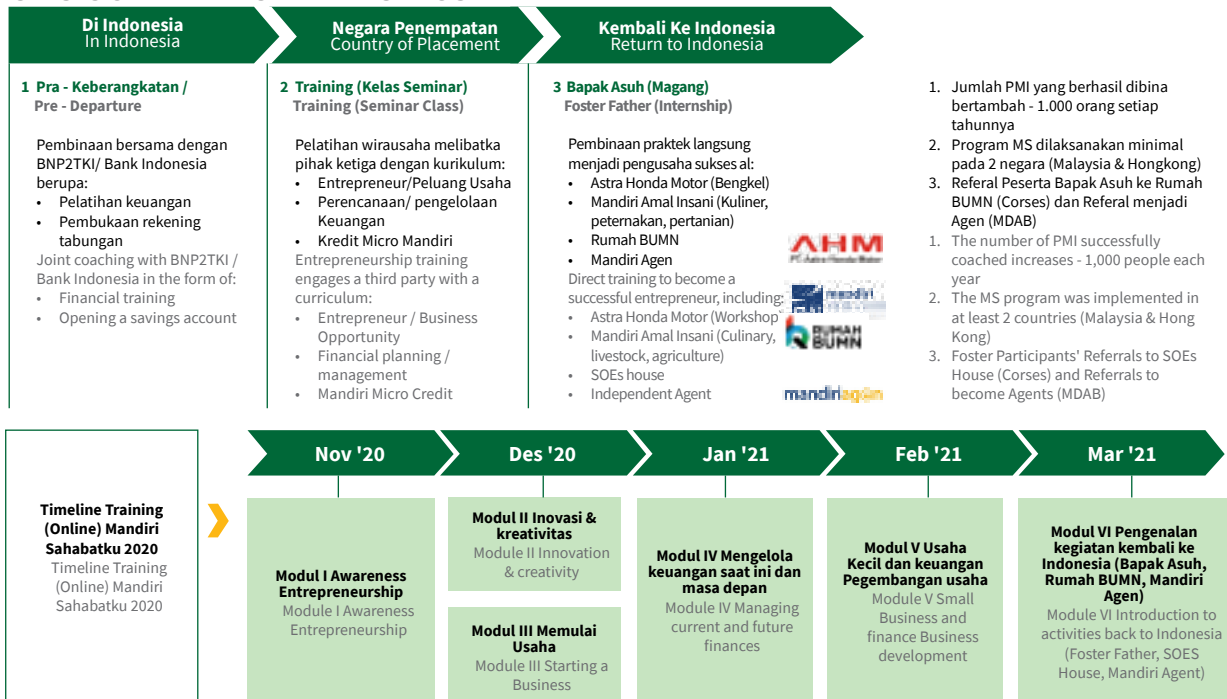
Mandiri Sahabatku Program Plan

Furthermore, to ensure the sustainability of this program linked to make PMI an entrepreneur, innovation was carried out by providing referrals for the number of PMI participants to SOEs Homes and becoming Independent Agents as Foster Father of PMI. The roadmap for the Mandiri Sahabatku Program targets until 2025 contains 3 quantities, namely:

- Each year Mandiri is able to foster a minimum of 1,000 PMI
- Implement the Mandiri Sahabatku program in at least 2 (two) PMI's main destination countries, namely Malaysia and Hong Kong
- Provide a referral list of names of PMI Mandiri Sahabatku participants to be included in the assistance of the BUMN House. A referral list of names of PMI Mandiri Sahabatku participants is also offered to become Mandiri Agents (Branchless banking)

Grafik Highlight Program Mandiri Sahabatku
Graphic of Highlight of Mandiri Sahabatku Program

TAHAPAN PROGRAM MANDIRI SAHABATKU
STAGES OF MANDIRI SAHABATKU PROGRAM





Tentang Laporan Keberlanjutan

About Sustainability Report

Penyusunan laporan ini merujuk pada POJK No.51/ POJK.03/2017, Suplemen Sektor Jasa Keuangan (*Financial Services Sector Supplement/FSSS*) GRI G.4, *Sustainable Banking Assessment (SUSBA)*, *Sustainability Accounting Standard Board (SASB)* – Sektor Keuangan dan Standar GRI (*GRI Standards*).

Preparation of this report referred to POJK No.51 / POJK.03 / 2017, Financial Services Sector Supplement (FSSS) GRI G.4, Sustainable Banking Assessment (SUSBA), Sustainability Accounting Standard Board (SASB) – Financial Sector and the GRI Standards.







Penerbitan laporan keberlanjutan merupakan kewajiban sejak berlakunya Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Bagi Bank Buku IV, seperti PT Bank Mandiri (Persero) Tbk, peraturan tersebut berlaku efektif per 1 Januari 2019, yang ditandai dengan penerbitan Rencana Aksi Keberlanjutan Bank (RAKB) 2019. Dengan demikian, Laporan Keberlanjutan PT Bank Mandiri (Persero) Tbk 2020 merupakan laporan kedua yang isinya berkaitan dengan pelaksanaan RAKB Bank Mandiri 2020.

Namun demikian, jauh sebelum diwajibkan melalui POJK No.51/2017, Bank Mandiri telah menerbitkan laporan keberlanjutan secara sukarela, yaitu sejak tahun 2012. Dengan demikian, laporan keberlanjutan yang terbit tahun 2020 ini merupakan penerbitan kedelapan yang diterbitkan Bank Mandiri. Laporan ini berisi tentang kinerja keberlanjutan Bank Mandiri di bidang ekonomi, sosial dan lingkungan dengan periode pelaporan 1 Januari-31 Desember 2020. Sebagai bagian dari laporan tahunan, maka laporan keberlanjutan terbit setiap tahun. Laporan tahun sebelumnya diterbitkan Bank Mandiri pada 27 Januari 2020. Informasi yang disampaikan dalam laporan ini berasal dari Kantor Pusat Bank Mandiri, kecuali data keuangan yang bersifat konsolidasi, yang berasal dari semua Entitas Anak. (GRI102-45, 102-50, 102-51, 102-52)

Bank Mandiri secara rutin menerbitkan laporan keberlanjutan, bahkan sebelum diwajibkan melalui POJK No.51/2017, karena meyakini bahwa penerbitan tersebut merupakan tanggungjawab moral kepada segenap pemangku kepentingan, sekaligus bagian dari implementasi prinsip-prinsip Tata Kelola Perusahaan yang Baik, yakni Transparansi, Akuntabilitas, Responsibilitas, Independensi, dan *Fairness* (Kewajaran). Penerbitan laporan juga merupakan bentuk komitmen Perseroan dalam memenuhi ketentuan Pasal 66 ayat 2c, Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas (PT), yang mewajibkan Perseroan menyampaikan laporan pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL) dalam Laporan Tahunan.

Penyusunan laporan ini merujuk pada POJK No.51/POJK.03/2017, Suplemen Sektor Jasa Keuangan (*Financial Services Sector Supplement/FSSS*) GRI G.4, *Sustainable Banking Assessment (SUSBA)*, *Sustainability Accounting Standard Board (SASB)* –Sektor Keuangan dan Standar GRI (*GRI Standards*) yang dikeluarkan oleh Global Sustainability Standards Board (GSBB) –lembaga yang dibentuk oleh Global Reporting Initiative (GRI) untuk menangani pengembangan standar laporan keberlanjutan. Sesuai dengan pilihan yang disediakan dalam Standar GRI, yakni Pilihan Inti dan Pilihan Komprehensif, laporan ini telah disiapkan sesuai dengan Standar GRI: Pilihan Inti (Core).(GRI 102-54)

Bank Mandiri berupaya untuk menyampaikan semua informasi yang diminta oleh semua panduan penyusunan laporan. Untuk memudahkan pembaca menemukan informasi yang sesuai dengan rujukan, kami menyertakan penanda khusus berupa angka dan huruf sesuai panduan. Penanda untuk panduan POJK telah diatur dalam

Issuance of a sustainability report becomes an obligation since the enactment of the Financial Services Authority Regulation (POJK) No. 51 / POJK.03 / 2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies. For BUKU IV Banks, such as PT Bank Mandiri (Persero) Tbk, the regulation has been effective since January 1, 2019, which was marked by the issuance of the 2019 Bank Sustainability Action Plan (RAKB). Thus, the Sustainability Report of PT Bank Mandiri (Persero) Tbk 2020 became the second report relating to the implementation of the 2020 Bank Mandiri RAKB.

However, long before it was mandatory through POJK No.51 / 2017, Bank Mandiri had been publishing sustainability reports on a voluntary basis, namely since 2012. Thus, this sustainability report published in 2020 became the eighth publication issued by Bank Mandiri. This report contains the sustainability performance of Bank Mandiri in the economic, social and environmental fields with the reporting period from January 1 to December 31, 2020. As part of the annual report, a sustainability report is published annually. The previous year's report was issued by Bank Mandiri on January 27, 2020. The information presented in this report came from Bank Mandiri Head Office, except for consolidated financial data, which came from all Subsidiaries. (GRI102-45, 102-50, 102-51, 102-52)

Bank Mandiri routinely publishes sustainability reports, even before being required through POJK No.51 / 2017, because it believes that such issuance is a moral responsibility to all stakeholders, as well as part of the implementation of the principles of Good Corporate Governance, namely Transparency, Accountability, Responsibility, Independence, and Fairness. The issuance of the report also becomes a form of the Company's commitment in fulfilling the provisions of Article 66 paragraph 2c, Law No.40 of 2007 concerning Limited Liability Companies (PT), which requires the Company to submit a report on the implementation of Social and Environmental Responsibility (TJSL) in its Annual Report.

Preparation of this report referred to POJK No.51 / POJK.03 / 2017, Financial Services Sector Supplement (FSSS) GRI G.4, Sustainable Banking Assessment (SUSBA), Sustainability Accounting Standard Board (SASB) – Financial Sector and the GRI Standards issued by the Global Sustainability Standards Board (GSBB) - an institution established by the Global Reporting Initiative (GRI) to handle the development of sustainability reporting standards. In accordance with the options provided in the GRI Standards, namely Core Choices and Comprehensive Options, this report was prepared in accordance with the GRI Standards: Core Options.(GRI 102-54)

Bank Mandiri strives to convey all information requested by all report preparation guidelines. To make it easier for readers to find information that matches the reference, we included special markers in the form of numbers and letters according to the guide. The markers for POJK guidelines had been set out in Attachment II to POJK



Lampiran II POJK No.51/2017, sedangkan pencantuman angka pengungkapan Standar GRI, FSSS dan panduan lainnya diberikan di belakang kalimat atau alinea yang relevan. Data lengkap kecocokan isi laporan dengan kedua rujukan disajikan di bagian belakang laporan ini, dimulai pada halaman 218. (GRI 102-55)

Melalui Laporan ini, kami berharap para pemangku kepentingan, meliputi nasabah, pemasok, pekerja, pemegang saham dan pemangku kepentingan lainnya, dapat mengetahui komitmen dan kontribusi Bank Mandiri dalam upaya pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDG's*), sebagaimana disampaikan dalam Peraturan Presiden Republik Indonesia Nomor 59 Tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan. Sejalan dengan itu, kami juga menyampaikan tautan materialitas laporan ini dengan SDGs, sesuai dengan SDG Compass, The Guide for Business Action on the SDGs, yang disusun oleh GRI, United Nations Global Compact, dan the World Business Council for Sustainable Development (WBCSD), yang bisa ditemukan pada halaman 228.

Data kinerja keuangan dalam laporan ini disajikan dalam Rupiah, yang sudah, sudah diaudit oleh Kantor Akuntan Publik. Laporan dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris. Selain laporan tercetak, pemangku kepentingan bisa memperoleh dan mengunduh laporan yang sama melalui situs resmi di alamat www.bankmandiri.co.id.

Untuk membantu pemangku kepentingan melakukan analisis tren kinerja Bank Mandiri, data kuantitatif dalam laporan ini disajikan dengan menggunakan prinsip daya banding (*comparability*), minimal dalam dua tahun berturut-turut. Dalam laporan ini terdapat penyajian kembali informasi atas laporan sebelumnya karena perubahan metode pengukuran. Perubahan ditandai dengan *disajikan kembali. (GRI 102-48)

GRI merekomendasikan penggunaan *external assurance* oleh pihak ketiga yang independen untuk memastikan kualitas dan kehandalan informasi yang disampaikan dalam laporan ini. Sejalan dengan rekomendasi itu, Bank Mandiri telah menunjuk SR Asia Indonesia untuk melakukan *external assurance* laporan ini. (GRI 102-56)

Proses Penentuan Isi (GRI 102-46)

Laporan disusun berdasarkan prinsip laporan keberlanjutan, yaitu prinsip isi dan kualitas.

Prinsip isi meliputi:

1. Keterlibatan pemangku kepentingan: Pemangku kepentingan terlibat dalam menentukan pendapat atas pentingnya isu yang perlu disampaikan dalam laporan. Keterlibatan dilakukan melalui diskusi tatap muka dan penyebaran survei Uji Materialitas dengan responden para pemangku kepentingan internal dan eksternal Bank Mandiri. (GRI 102-43)

No.51 / 2017, while the inclusion of the disclosure figures for the GRI Standards, FSSS and other guidelines were given at the back of the relevant sentence or paragraph. Complete data on the compatibility of the report content with the two references is presented at the back of this report, starting on the page 218. (GRI 102-55)

Through this report, we expected that stakeholders, including customers, suppliers, employees, shareholders and other stakeholders, could find out about the commitment and contribution of Bank Mandiri in efforts to achieve the Sustainable Development Goals (SDG's), as stated in the Regulation of President of Republic of Indonesia Number 59 of 2017 concerning the Implementation of Achieving the Sustainable Development Goals. In line with that, we also conveyed the materiality link of this report with the SDGs, in accordance with the SDG Compass, The Guide for Business Action on the SDGs, compiled by GRI, United Nations Global Compact, and the World Business Council for Sustainable Development (WBCSD), which can be found on the page 228.

Financial performance data in this report is presented in Rupiah, which had been audited by the Public Accounting Firm. The report was made in two languages, namely Indonesian and English. In addition to printed reports, stakeholders could obtain and download the same report through the official website at the address www.bankmandiri.co.id

To assist stakeholders in analyzing Bank Mandiri performance trends, the quantitative data in this report is presented using the principle of comparability, at least for two consecutive years. In this report, there is a restatement of information on previous reports due to changes in measurement methods. Changes marked with an *are restated. (GRI 102-48)

GRI recommended the use of external assurance by independent third parties to ensure the quality and reliability of the information presented in this report. In line with this recommendation, Bank Mandiri appointed SR Asia Indonesia to conduct external assurance of this report. (GRI 102-56)

Content Determination Process (GRI 102-46)

Reports were prepared based on the principles of sustainability reporting, namely the principles of content and quality.

The content principles include:

1. Stakeholder involvement: Stakeholders were involved in determining opinions on the importance of issues that needed to be addressed in the report. Involvement was carried out through face-to-face discussions and the distribution of a Materiality Test survey with respondents from Bank Mandiri's internal and external stakeholders. (GRI 102-43)



2. Konteks keberlanjutan: Laporan disusun disesuaikan dengan strategi Perusahaan tahun berjalan dan sejalan dengan konteks keuangan berkelanjutan.
3. Materialitas: Topik material merupakan topik utama yang digunakan dalam menyusun laporan ini.
4. Kelengkapan: Informasi disajikan dalam narasi dan angka sebagai informasi kualitatif dan kuantitatif untuk memberikan kelengkapan bagi pembaca.

Prinsip kualitas adalah:

1. Keseimbangan: Informasi terkait capaian dan prestasi, serta tantangan disampaikan sesuai dengan kondisi perusahaan mencakup berita positif dan negatif.
2. Komparabilitas: Data yang disampaikan dalam laporan diupayakan agar dapat disajikan dalam 3 tahun terakhir dan bisa diperbandingkan dengan laporan lain.
3. Akurasi: Angka dan informasi telah diperiksa secara internal Perusahaan sehingga diyakini akurasinya.
4. Ketepatan waktu: Laporan ini disajikan tepat waktu bersama dengan Laporan Tahunan sebagai materi diskusi dalam Rapat Umum Pemegang Saham.
5. Kejelasan: Informasi yang disajikan dalam laporan mudah untuk dipahami.
6. Keandalan: Data dan informasi yang tersaji berasal dari pengumpulan dan pengolahan data dengan metode dan pendekatan yang tepat.

Proses penentuan isi laporan:

1. Identifikasi
Topik keberlanjutan yang relevan diidentifikasi berdasarkan karakteristik industri perbankan dan pengaruhnya terhadap pemangku kepentingan.
2. Prioritasi
Topik keberlanjutan yang sudah teridentifikasi diberi skala prioritas berdasarkan skala 1 hingga 5 melalui survei tanggal 29 November-6 Desember 2018.
3. Validasi
Seluruh topik material yang akan disampaikan dalam laporan disetujui oleh Direktur Kepatuhan.
4. Tinjauan
Input dari pemangku kepentingan, terutama dari kalangan akademik dipakai untuk meningkatkan kualitas laporan keberlanjutan ini.

2. Sustainability context: The report was prepared in accordance with the Company's strategy for the year and in line with the context of sustainable finance.
3. Materiality: Material topics became the main topics used in preparing this report.
4. Completeness: Information presented in narrative and numeric as qualitative and quantitative information to provide completeness for readers.

Quality principles were:

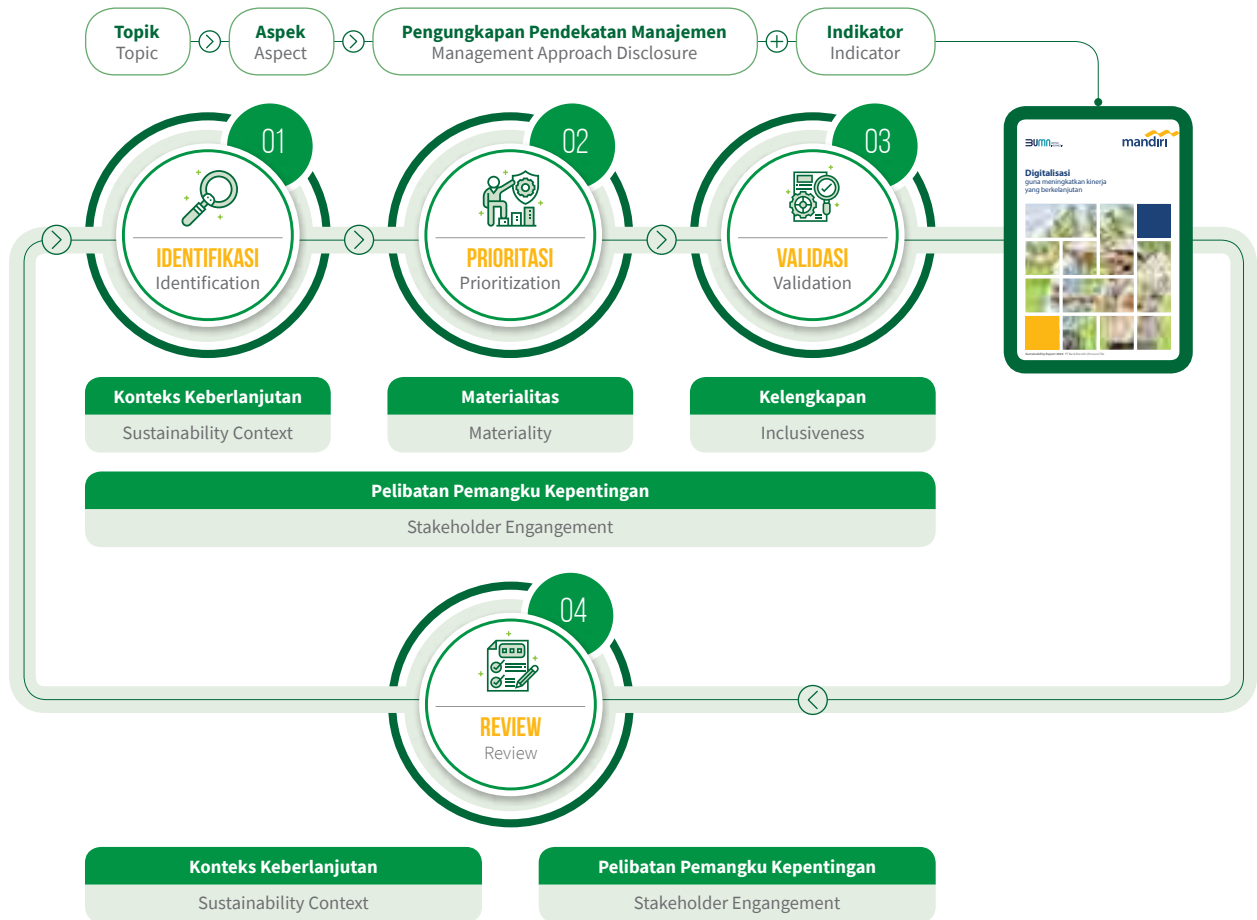
1. Balance: Information related to achievements, as well as challenges, was delivered in accordance with company conditions includes positive and negative news.
2. Comparability: Striving for the data presented in the report to be presented in the last 3 years and can be compared with other reports.
3. Accuracy: Figures and information had been internally checked by the Company to ensure their accuracy.
4. Timeliness: This report was presented on time together with the Annual Report as material for discussion at the General Meeting of Shareholders.
5. Clarity: The information presented in the report was easy to understand.
6. Reliability: The data and information presented come from data collection and processing with appropriate methods and approaches.

The process of determining the report content:

1. Identification
Relevant sustainability topics were identified based on the characteristics of the banking industry and the impact on stakeholders.
2. Prioritization
The identified sustainability topics were given a priority scale based on a scale of 1 to 5 through a survey on November 29 - December 6, 2018.
3. Validation
All material topics to be presented in the report were approved by the Compliance Director.
4. Overview
Input from stakeholders, especially from academics was used to improve the quality of this sustainability report.



Alur Penentuan Isi Laporan (GRI 102-46) Flow of Determining Report Content (GRI 102-46)



Selanjutnya, konten laporan diulas demi memenuhi 6 (enam) prinsip kualitas yang direkomendasikan oleh GRI, meliputi:

1. Akurasi
Informasi yang disajikan harus akurat dan detail sehingga dapat digunakan oleh para pemangku kepentingan untuk menilai kinerja perusahaan.
2. Keseimbangan
Kinerja perusahaan yang disajikan harus memuat aspek positif maupun negatif sehingga dapat dinilai secara rasional dan menyeluruh.
3. Kejelasan
Informasi yang disajikan harus mudah dipahami dan terbuka bagi para pemangku kepentingan untuk diakses.
4. Daya Banding
Informasi yang disajikan harus konsisten dan dapat digunakan oleh pemangku kepentingan untuk menilai perubahan kinerja yang terjadi pada perusahaan dalam jangka waktu tertentu, dapat dengan menyertakan data dan informasi untuk beberapa tahun sebelum periode pelaporan yang digunakan.

Furthermore, the report content was reviewed in order to fulfill the 6 (six) quality principles recommended by GRI, including:

1. Accuracy
The information presented must be accurate and detailed so that it can be used by stakeholders to assess the company's performance.
2. Balance
The company's performance that is presented must contain both positive and negative aspects so that it can be assessed rationally and thoroughly.
3. Clarity
The information presented must be easy to understand and open for stakeholders to access.
4. Appeal
The information presented must be consistent and can be used by stakeholders to assess changes in performance that occur in the company within a certain period of time, by including data and information for several years prior to the reporting period used.



5. Keandalan

Laporan harus memuat dan menggunakan informasi serta proses yang digunakan dalam menyiapkan laporan, yang dapat diperiksa dan mencerminkan kualitas dan materialitas dari informasi yang disajikan.

6. Ketepatan Waktu

Laporan harus diterbitkan secara rutin sehingga pemangku kepentingan dapat mengambil keputusan secara tepat waktu berdasarkan informasi yang tersedia.

5. Reliability

The report must contain and use the information and processes used in preparing the report, which can be checked and reflects the quality and materiality of the information presented.

6. Punctuality of Time

Reports should be published regularly so that stakeholders can make decisions in a timely manner based on available information.

Daftar Topik Material dan Batasan

(GRI 102-47)

Topik material dalam Laporan ini, seperti disebutkan dalam Standar GRI, adalah topik-topik yang telah prioritaskan organisasi untuk dicantumkan dalam laporan. Dimensi yang digunakan untuk menentukan prioritas, antara lain, adalah dampak bagi ekonomi, lingkungan, dan sosial. Dampak dalam Laporan ini termasuk di dalamnya yang bernilai positif.

Untuk mendapatkan Topik Material dalam Laporan, Bank Mandiri telah melakukan *Focus Group Discussion* pada 26 November 2018 di Kantor Pusat Bank Mandiri, yang diikuti oleh pekerja lintas divisi. Selanjutnya, topik-topik material yang telah disepakati dilakukan pengujian melalui survei uji materialitas dengan melibatkan pemangku kepentingan internal maupun eksternal perusahaan. Selain menjadi bentuk pelibatan pemangku kepentingan, survei dilakukan untuk memperoleh peringkat masing-masing topik material. Dalam survei, responden diminta menilai 14 topik material yang telah disepakati dalam FGD dengan skala 1-5 berdasarkan tingkat kepentingannya sebagai berikut:

1. Sangat Tidak Penting
2. Tidak Penting
3. Agak Penting
4. Penting
5. Sangat Penting

Ke-14 topik material tersebut adalah:

1. Kinerja Ekonomi
2. Dampak Ekonomi Tidak Langsung
3. Antikorupsi
4. Energi
5. Air
6. Emisi
7. Efluen dan Limbah
8. Kepatuhan Lingkungan
9. Kepegawaian
10. Kesehatan dan Keselamatan Kerja
11. Pelatihan dan Pendidikan
12. Keanekaragaman dan Kesempatan Setara
13. Privasi Pelanggan
14. Kepatuhan Sosial Ekonomi

Berdasarkan hasil uji materialitas, diperoleh 6 (enam) topik material yang mendapat peringkat tinggi/sangat tinggi (rerata skor 4-5), yaitu:

1. Kinerja Ekonomi
9. Kepegawaian

List of Material Topics and Limitations

(GRI 102-47)

The material topics in this Report, as identified in the GRI Standards, were topics that the organization had prioritized for inclusion in the report. The dimensions used to determine priorities were impacts on the economy, environment, and society. The impact in this report included positive values.

To obtain material topics in the report, Bank Mandiri conducted a Focus Group Discussion on November 26, 2018 at the Bank Mandiri Head Office, which was attended by cross-division workers. Furthermore, material topics that had been agreed upon were tested through a materiality test survey involving internal and external stakeholders of the company. Apart from being a form of stakeholder engagement, a survey was conducted to rank each material topic. In the survey, respondents were asked to rate 14 material topics that had been agreed upon in the FGD on a scale of 1-5 based on their level of importance as follows:

1. Very Not Important
2. Not Important
3. Somewhat Important
4. Important
5. Very Important

The 14 material topics are:

1. Economic Performance
2. Indirect Economic Impact
3. Anti-corruption
4. Energy
5. Water
6. Emissions
7. Effluent and Waste
8. Environmental Compliance
9. Staffing
10. Occupational Health and Safety
11. Training and Education
12. Diversity and Equal Opportunity
13. Customer Privacy
14. Socio-Economic Compliance

Based on the results of the materiality test, 6 (six) material topics were rated high / very high (average score 4-5), namely:

1. Economic Performance
9. Staffing



- 10. Kesehatan dan Keselamatan Kerja
- 11. Pelatihan dan Pendidikan
- 12. Keanekaragaman dan Kesempatan Setara
- 13. Privasi Pelanggan

- 10. Occupational Health and Safety
- 11. Training and Education
- 12. Diversity and Equal Opportunity
- 13. Customer Privacy

Sementara itu, 8 (delapan) topik material yang lain mendapat skor sedang/medium (rerata skor $\geq 2,5$ dan < 4) yaitu:

- 2. Dampak Ekonomi Tidak Langsung
- 3. Antikorupsi
- 4. Energi
- 5. Air
- 6. Emisi
- 7. Efluen dan Limbah
- 8. Kepatuhan Lingkungan
- 14. Kepatuhan Sosial Ekonomi

Meanwhile, 8 (eight) other material topics received moderate / medium scores (mean scores ≥ 2.5 and < 4), namely:

- 2. Indirect Economic Impact
- 3. Anti-corruption
- 4. Energy
- 5. Water
- 6. Emissions
- 7. Effluent and Waste
- 8. Environmental Compliance
- 14. Socio-Economic Compliance



Berdasarkan hasil uji materialitas tersebut tidak diperoleh topik material dengan peringkat/skor rendah, yaitu rerata skor $\leq 2,5$. Untuk laporan ini, ke-14 topik material dengan peringkat medium,

Based on the results of the materiality test, there was no material topic with a low rating / score, that is, the mean score was ≤ 2.5 . For this report, 14 material topics with medium, high and very high



tinggi dan sangat tinggi disepakati sebagai topik material. Dengan demikian, topik material laporan ini adalah sama dengan laporan tahun sebelumnya. (GRI 102-49)

ratings were agreed as material topics. Therefore, the material topic of this report was the same as the previous year's report. (GRI 102-49)

Topik Material dan Batasan Dampak Tahun 2020

Material Topics and Impact Limits in 2020

Topik Material Material Topics (GRI 102-47)	Kenapa Topik Ini Material Why This Topic Is Material (GRI 103-1)	Pengungkapan Disclosure	Batasan Dampak (GRI 102-46) Impact Limits (GRI 102-46)	
			Di dalam Perusahaan In the company	Di luar Perusahaan Outside the Company
Topik Ekonomi / Economic Topics				
Kinerja Ekonomi Economic Performance	Menggambarkan pencapaian dan kinerja Bank Mandiri selama tahun pelaporan Describing the achievements and performance of Bank Mandiri during the reporting year	201-1, 201-3	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Investor, Regulator Customers, Investors, Regulators
Dampak Ekonomi tidak Langsung Indirect Economic Impact	Menggambarkan komitmen dan manfaat atas keberadaan Bank Mandiri bagi masyarakat Describing the commitment and benefits of the existence of Bank Mandiri for the community	203-1, 203-2	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Investor, Regulator Customers, Investors, Regulators
Antikorupsi Anti-Corruption	Menggambarkan komitmen Bank Mandiri untuk menyelenggarakan operasional perusahaan secara bersih, jujur dan transparan Describing the commitment of Bank Mandiri to conduct company operations in a clean, honest and transparent manner	205-1, 205-2, 205-3	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Investor, Regulator Customers, Investors, Regulators
Topik Lingkungan / Environmental Topics				
Energi Energy	Menggambarkan kepedulian Bank Mandiri terhadap pengelolaan energi yang ketersediannya kian terbatas This illustrated Bank Mandiri's concern for energy management, in which availability was increasingly limited	302-1, 302-4	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Investor, Regulator Investors, Regulators
Air Water	Menggambarkan kepedulian Bank Mandiri terhadap pengelolaan sumber daya air yang ketersediannya kian terbatas This illustrated Bank Mandiri's concern for the management of water resources, in which availability was increasingly limited	303-1, 303-3	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Investor, Regulator Investors, Regulators
Emisi Emission	Menggambarkan kepedulian Bank Mandiri terhadap emisi gas rumah kaca yang berdampak besar pada perubahan iklim Describing Bank Mandiri's concern for greenhouse gas emissions which had a major impact on climate change	305-1	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Investor, Regulator Investors, Regulators
Efluen dan Limbah Effluent and Waste	Menggambarkan kepedulian Bank Mandiri dalam mengelola air limbah sehingga tidak mencemari lingkungan Describing the concern of Bank Mandiri in managing waste water so that it did not pollute the environment	306-1	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Investor, Regulator Investors, Regulators
Kepatuhan Lingkungan Environmental Compliance	Menggambarkan komitmen terhadap berbagai peraturan lingkungan sehingga operasional Bank Mandiri tidak berdampak negatif bagi lingkungan Describing the commitment to various environmental regulations so that Bank Mandiri operations did not have a negative impact on the environment	307-1	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Investor, Regulator Investors, Regulators
Topik Sosial / Social Topics				
Kepegawaian Staffing	Menggambarkan komitmen Bank Mandiri tentang pentingnya pengelolaan pegawai sebagai aset penting bagi keberlanjutan usaha. Describing Bank Mandiri's commitment to the importance of employee management as an important asset for business sustainability.	401-1, 401-2, 401-3	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Masyarakat, Investor, Regulator Customers, Society, Investors, Regulators
Kesehatan dan Keselamatan Kerja Occupational Health and Safety	Menggambarkan komitmen Bank Mandiri dalam menyediakan tempat kerja yang aman dan nyaman sehingga pegawai lebih produktif dan berkomitmen tinggi terhadap pekerjaannya Describing the commitment of Bank Mandiri in providing a safe and comfortable workplace so that employees were more productive and highly committed to their work	403-4	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Masyarakat, Investor, Regulator Customers, Society, Investors, Regulators



Topik Material Material Topics (GRI 102-47)	Kenapa Topik Ini Material Why This Topic Is Material (GRI 103-1)	Pengungkapan Disclosure	Batasan Dampak (GRI 102-46) Impact Limits (GRI 102-46)	
			Di dalam Perusahaan In the company	Di luar Perusahaan Outside the Company
Pelatihan dan Pendidikan Training and Education	Menggambarkan komitmen Bank Mandiri dalam upaya meningkatkan kompetensi pegawai sebagai modal penting untuk menghadapi persaingan yang semakin ketat. Describing the commitment of Bank Mandiri to improving employee competence as an important asset to face increasingly fierce competition	404-1, 404-2, 404-3	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Masyarakat, Investor, Regulator Customers, Society, Investors, Regulators
Keekaragaman dan Kesempatan Setara Diversity and Equal Opportunity	Menggambarkan komitmen Bank Mandiri dalam menghargai keberagaman dan kesetaraan untuk maju dan berkembang tanpa membedakan suku, agama, ras dan sebagainya. Describing the commitment of Bank Mandiri in respecting diversity and equality to progress and develop regardless of ethnicity, religion, race and so on.	405-1, 405-2	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Masyarakat, Investor, Regulator Customers, Society, Investors, Regulators
Privasi Pelanggan (Perlindungan Informasi Nasabah). Customer Privacy (Protection of Customer Information).	Menggambarkan komitmen Bank Mandiri dalam menjaga kerahasiaan data nasabah sehingga tercipta kepercayaan dan loyalitas nasabah. Describing the commitment of Bank Mandiri in maintaining the confidentiality of customer data so as to create customer trust and loyalty.	418-1	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Masyarakat, Investor, Regulator Customers, Society, Investors, Regulators
Kepatuhan Sosial Ekonomi Socio-Economic Compliance	Menggambarkan komitmen Bank Mandiri dalam mentaati peraturan tentang sosial-ekonomi, seperti ketenagakerjaan, bersaing sehat, dan non-diskriminasi Describing the commitment of Bank Mandiri in complying with socio-economic regulations, such as employment, fair competition, and non-discrimination.	419-1	Pemegang Saham, Karyawan, Serikat Pekerja Shareholders, Employees, Work Union	Nasabah, Masyarakat, Investor, Regulator Customers, Society, Investors, Regulators

Umpan Balik

Untuk terwujudnya komunikasi dua arah, Bank Mandiri menyediakan Lembar Umpan Balik di bagian akhir laporan ini. Kepada para pemangku kepentingan, kami mengundang Anda untuk menyampaikan saran, masukan dan pertanyaan atas data dan informasi yang disajikan dalam laporan ini sehingga kami dapat meningkatkan kualitas laporan dan kinerja keberlanjutan kami di masa mendatang.

Akses Informasi atas Laporan Keberlanjutan

Bank Mandiri memberikan akses informasi seluas-luasnya bagi seluruh pemangku kepentingan, serta masyarakat untuk mengakses laporan ini. Apabila ada pertanyaan terhadap isi laporan, mohon menghubungi: (GRI 102-53)

Sekretaris Perusahaan Rudi As Aturridha

PT Bank Mandiri (Persero) Tbk
Plaza Mandiri
Jl. Jendral Gatot Subroto kav. 36-38
Jakarta 12190, Indonesia
Telp. +62 21 526 5045
Fax. + 62 21 527 4477, 527 5577
corporate.secretary@bankmandiri.co.id
www.bankmandiri.co.id

Feedback

To realize two-way communication, Bank Mandiri provided a Feedback Sheet at the end of this report. To our stakeholders, we invited you to submit suggestions, input and questions regarding the data and information presented in this report so that we could improve the quality of our reports and our future sustainability performance..

Access to Information on Sustainability Reports

Bank Mandiri provided the widest possible access to information for all stakeholders, as well as the public, to access this report. If you have any questions regarding the contents of the report, please contact: (GRI 102-53)

Company Secretary Rudi As Aturridha

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corporate.secretary@bankmandiri.co.id
www.bankmandiri.co.id



Profil Perusahaan

Company Profile

Saat ini, Bank Mandiri beroperasi dan melayani nasabah di wilayah Indonesia dan luar negeri, yaitu wilayah Asia (Singapura, Malaysia, Hong Kong, Timor Leste dan Shanghai), Eropa Barat (Inggris) dan Cayman Islands.

Currently, Bank Mandiri operates and serves customers in Indonesia and overseas, namely the Asia region (Singapore, Malaysia, Hong Kong, Timor Leste and Shanghai), Western Europe (UK) and the Cayman Islands.





Sekilas Bank Mandiri

Bank Mandiri at a Glance



PT Bank Mandiri (Persero) Tbk, yang selanjutnya disebut juga dengan “Bank Mandiri” adalah Badan Usaha Milik Negara (BUMN) berbentuk Perseroan Terbatas.

PT Bank Mandiri (Persero) Tbk, hereinafter Also called “Bank Mandiri” is the Agency State Owned Enterprises (BUMN) in the form Limited company.

Bank Mandiri berdiri pada tanggal 2 Oktober 1998, sebagaimana dikukuhkan dengan akta No. 10 tanggal 2 Oktober 1998, yang dibuat di hadapan Notaris Sutjipto, S.H. Secara legal formal, pendirian Bank Mandiri telah mendapat persetujuan dari Menteri Kehakiman Republik Indonesia No. C26561.HT.01.01 TH 98 tanggal 2 Oktober 1998, dan diumumkan dalam Berita Negara Republik Indonesia No. 97 tanggal 4 Desember 1998, Tambahan Berita Negara Republik Indonesia No. 6859. (GRI 102-1, 102-5)

Bank Mandiri lahir dari penggabungan usaha dari empat Bank di Indonesia, yaitu PT Bank Bumi Daya (Persero) (“BBD”), PT Bank Dagang Negara (Persero) (“BDN”), PT Bank Ekspor Impor Indonesia (Persero) (“Bank Exim”) dan PT Bank Pembangunan Indonesia (Persero) (“Bapindo”). Keempat bank tersebut selanjutnya secara bersama-sama disebut “Bank Peserta Penggabungan.”

Pada tahun 2003, nama perusahaan berubah dari PT Bank Mandiri (Persero) menjadi PT Bank Mandiri (Persero) Tbk. berdasarkan perubahan anggaran dasar yang dikukuhkan melalui akta notaris Sutjipto, S.H., No. 2 tertanggal 1 Juni 2003. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C-12783.

Bank Mandiri was established on October 2, 1998, as confirmed with deed No. 10 dated October 2, 1998, made in before Notary Sutjipto, S.H. Legally formal, Bank Mandiri’s establishment has been approved from the Minister of Justice of the Republic of Indonesia No. C26561.HT.01.01 TH 98 dated October 2, 1998, and announced in the Official Gazette of the Republic of Indonesia No. 97 December 4, 1998, Additional News Republic of Indonesia No. 685. (GRI 102-1, 102-5)

Bank Mandiri was born from a business combination of four Banks in Indonesia, namely PT Bank Bumi Daya (Persero) (“BBD”), PT Bank Dagang Negara (Persero) (“BDN”), PT Bank Ekspor Impor Indonesia (Persero) (“the Bank Exim”) and PT Bank Pembangunan Indonesia (Persero) (“Bapindo”). The next four banks are as follows together referred to as “Merger Participating Banks.”

In 2003, the company name changed from PT Bank Mandiri (Persero) to PT Bank Mandiri (Persero) Tbk. based on amendments to the articles of association confirmed through the notarial deed of Sutjipto, S.H., No. 2 dated June 1, 2003. The amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. C-12783.HT.01.04. TH.2003 dated



HT.01.04.TH.2003 tanggal 6 Juni 2003, dan telah diumumkan pada Berita Negara Republik Indonesia No. 63 tanggal 8 Agustus 2003, Tambahan Berita Negara Republik Indonesia No. 6590

Perubahan nama tersebut diikuti dengan aksi korporasi berupa penjualan saham perdana (*Initial Public Offering/IPO*) Bank Mandiri pada 14 Juli 2003. Tercatat sebanyak 4.000.000.000 lembar Saham Biasa Seri B dijual dengan nilai nominal Rp500 (nilai penuh) per lembar saham, yang dijual dengan harga Rp675 (nilai penuh) per lembar saham. Aksi korporasi ini merupakan divestasi atas 20,00% saham Bank Mandiri milik Pemerintah. (GRI 102-5)

Pada tanggal yang sama, Bank Mandiri kemudian mencatatkan sebanyak 19.800.000.000 lembar Saham Biasa Seri B di Bursa Efek Jakarta dan Bursa Efek Surabaya.

Dengan adanya aksi korporasi, yaitu penjualan dan pencatatan saham perdana tersebut, otomatis status Bank Mandiri berubah dari perusahaan tertutup menjadi perusahaan terbuka. Perubahan ini efektif berlaku per 19 April 2004 sesuai dengan Surat Keputusan Deputi Gubernur Senior Bank Indonesia No.6/11/KEP.DGS/2004 tanggal 19 April 2004.

Hingga akhir tahun 2020, Bank Mandiri belum termasuk dalam *Global Systemically Important Bank* (G-SIB). [FN-CB-510a.2]

June 6, 2003, and has been announced in the State Gazette of the Republic of Indonesia No. 63 dated August 8, 2003, Supplement to the State Gazette of the Republic of Indonesia No. 6590

The name change was continued by taking a corporate action in the form of an Initial Public Offering / IPO on July 14, 2003. On this occasion, Bank Mandiri sold 4,000,000,000 Series B Common Shares, with a nominal value of IDR 500 (full amount) per share sold at a price of IDR675 (full amount) per share. The public offering is a divestment of the 20.00% stake in Bank Mandiri owned by the Government. (GRI 102-5)

On the same date, Bank Mandiri then listed as many as 19,800,000,000 shares of Series B Common Stock on the Jakarta Stock Exchange and the Surabaya Stock Exchange.

With the existence of corporate actions, namely sales and listing of the initial shares, automatically status Bank Mandiri changed from a closed company become a public company. This change is effective valid as of April 19, 2004 according to the Letter Decree of Bank Indonesia Senior Deputy Governor No.6 / 11 / KEP.DGS / 2004 April 19, 2004.

Until the end of 2020, Bank Mandiri was not included in the Global Systemically Important Bank (G-SIB). [FN-CB-510a.2]





Visi, Misi, dan Budaya Perusahaan (GRI 102-16) [C.1]

Vission, Mission dan Corporate Culture (GRI 102-16) [C.1]



VISI



Dengan *purpose* **Spirit Memakmurkan Negeri**, Visi jangka panjang Bank Mandiri di 2020-2024 adalah **Menjadi *Partner Finansial Pilihan Utama Anda*** “*To be your preferred financial partner*” dengan penjabaran dari visi dimaksud adalah sebagai berikut:

- Komitmen membangun hubungan jangka panjang yang didasari atas kepercayaan baik dengan nasabah bisnis maupun perseorangan. Bank Mandiri melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif. Bank Mandiri ingin dikenal karena kinerja, sumber daya manusia dan kerjasama tim yang terbaik.
- Mengambil peran aktif dalam mendorong pertumbuhan jangka panjang Indonesia dan selalu menghasilkan imbal balik yang tinggi secara konsisten bagi pemegang saham.

With the purpose of the Spirit of Prospering the Country, Bank Mandiri's long-term vision for 2020-2024 was to become costumers' preferred financial partner, "To be your preferred financial partner" with the following description of the vision:

- Commitment to building long-term relationships based on trust with both business and individual customers. Bank Mandiri served all customers with international service standards by providing innovative financial solutions. Bank Mandiri wants to be known for its best performance, human resources and teamwork.
- Taking an active role in driving Indonesia's long-term growth and always produce consistently high returns for shareholders.



MISI



Untuk mendukung visi dimaksud, juga telah ditetapkan Misi Bank Mandiri yaitu **Menyediakan Solusi Perbankan Digital Yang Handal dan Simple yang Menjadi Bagian Hidup Nasabah** *“Seamlessly integrate our financial products & services into our costumers’ lives by delivering simple, fast digital banking solutions”* dengan penjabaran sebagai berikut:

To support this vision, Bank Mandiri's mission had also been established, which was to Provide Reliable and Simple Digital Banking Solutions that Became a Part of Customer Life "Seamlessly integrate our financial products & services into our costumers' lives by delivering simple, fast digital banking solutions" with the description as following:

a. Berorientasi pada pemenuhan kebutuhan pasar

- 1) Memprioritaskan kepentingan nasabah dengan memberikan pelayanan yang terbaik dengan membangun sikap profesional dan bersahabat.
- 2) Menyediakan layanan *one stop financial solution* kepada nasabah melalui sinergi dengan Perusahaan Anak.
- 3) Menawarkan produk-produk yang kompetitif dan terjamin serta fokus pada pengembangan produk dan jaringan digital banking untuk mengakomodasi kebutuhan nasabah.

b. Mengembangkan sumber daya yang profesional

- 1) Merekrut, melatih dan mengembangkan sumber daya manusia berdasarkan bakat dan kemampuan yang dimiliki.

a. Oriented to meeting market needs

- 1) Prioritizing the interests of customers by providing the best service by building a professional and friendly attitude.
- 2) Providing one stop financial solution services to customers through synergies with Subsidiaries.
- 3) Offering competitive and guaranteed products and focus on product development and digital banking networks to accommodate customer needs.

b. Develop professional resources

- 1) Recruiting, training and developing human resources based on their talents and abilities.



- 2) Memberikan peluang tumbuh kepada seluruh pegawai dengan adil serta memberikan penghargaan dan promosi atas dasar prestasi dan dedikasi.

c. Memberikan manfaat maksimal kepada *stakeholders*

- 1) Memberikan keuntungan yang maksimal kepada pemegang saham dengan tetap memperhatikan kepentingan-kepentingan *stakeholders* lainnya.
- 2) Menjamin pertumbuhan dan peningkatan laba yang berkesinambungan.

d. Melaksanakan manajemen terbuka

- 1) Memiliki komitmen kerja yang tinggi dan bertanggung jawab.
- 2) Melaksanakan manajemen terbuka dan kerjasama yang efektif.

e. Peduli terhadap kepentingan masyarakat dan lingkungan

Mempertimbangkan kepentingan masyarakat dan lingkungan dalam setiap pengambilan keputusan.

- 2) Providing growth opportunities for all employees fairly and providing awards and promotions based on merit and dedication.

c. Provide maximum benefits to stakeholders

- 1) Providing maximum benefits to shareholders while still paying attention to the interests of other stakeholders.
- 2) Ensuring sustainable growth and increase in profit.

d. Implement open management

- 1) Having a high work commitment and responsibility.
- 2) Implementing open management and effective cooperation

e. Care for the interests of society and the environment

Considering the interests of society and the environment in every decision making.

Reviu Visi dan Misi Oleh Dewan Komisaris dan Direksi

Dalam rangka memastikan kesesuaian Visi dan Misi Bank Mandiri yang selama ini berjalan, Bank Mandiri senantiasa melakukan reviu terhadap Visi dan Misi secara berkala. Visi dan Misi Perseroan telah dibahas dan disetujui oleh Direksi dan Dewan Komisaris. Visi dan misi Perseroan yang baru telah disusun sejalan dengan penyusunan *Corporate Plan Bank Mandiri 2020 – 2024. Corporate Plan Bank Mandiri 2020 – 2024* tetap mengedepankan *purpose* Bank Mandiri yaitu "Spirit Memakmurkan Negeri". Visi dan Misi yang baru telah dituangkan ke dalam Rencana Bisnis Bank 2020-2022.

Budaya Perusahaan

Sebagai bagian dari BUMN, Bank Mandiri telah menindaklanjuti arahan Kementerian BUMN terkait penerapan Nilai-Nilai Utama (*Core Values*) Sumber Daya Manusia "AKHLAK" (Amanah, Kompeten, Harmonis, Loyal, Adaptif, & Kolaboratif), dan **Employee Value Proposition (EVP)** yaitu *Learn, Grow, and Contribute to Indonesia* (Belajar, Bertumbuh, dan Berkontribusi Untuk Indonesia). Bank Mandiri berkomitmen untuk memberikan dukungan penuh terkait penerapan dan penyeragaman Nilai-nilai Utama dan EVP tersebut yang bertujuan untuk mewujudkan peran BUMN sebagai mesin pertumbuhan ekonomi, akselerator kesejahteraan sosial (*social welfare*), penyedia lapangan kerja, dan penyedia talenta.

Penjelasan mengenai *Core Values* AKHLAK adalah sebagai berikut:

Review Vision and Mission by The Board of Commissioners and Board of Directors

In order to ensure the conformity of the existing Vision and Mission of Bank Mandiri, Bank Mandiri always reviews the Vision and Mission on a regular basis. The Company's vision and mission have been discussed and approved by the Board of Directors and the Board of Commissioners. The new vision and mission of the Company have been prepared in line with the preparation of the Bank Mandiri Corporate Plan 2020-2024. The Bank Mandiri Corporate Plan 2020-2024 continues to prioritize Bank Mandiri's purpose, namely "Spirit of Prosperity of the Country". The new vision and mission have been included in the Bank's Business Plan.

Corporate Culture

As part of SOEs, Bank Mandiri followed up on the direction of the Ministry of BUMN regarding the implementation of Core Values for Human Resources "AKHLAK" (Mandate, Competent, Harmonious, Loyal, Adaptive, & Collaborative), and the **Employee Value Proposition (EVP)** namely *Learn, Grow, and Contribute to Indonesia*. Bank Mandiri was committed to providing full support regarding the implementation and uniformity of the Main Values and EVP which aimed to realize the role of SOEs as an engine of economic growth, an accelerator of social welfare, a provider of employment, and a provider of talent.

The explanation regarding AKHLAK's Core Values is as follows:



AKHLAK



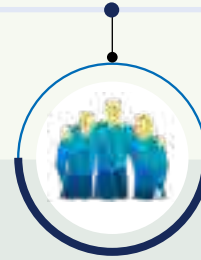
**AMANAH
(TRUSTWORTHY)**

Memegang teguh kepercayaan yang diberikan.
Uphold the trust given



**KOMPETEN
(COMPETENT)**

Terus belajar dan mengembangkan kapabilitas.
Continue to learn and develop capabilities

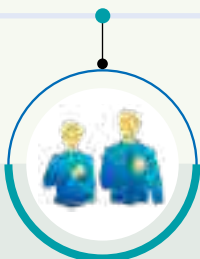


**HARMONIS
(HARMONIOUS)**

Saling peduli dan menghargai perbedaan.
Mutual care and respect for differences

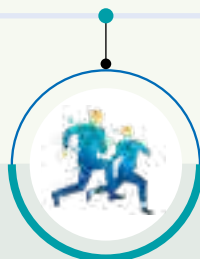


(Trustworthy)



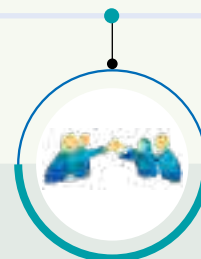
LOYAL

Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara.
Dedicated and prioritizing the interests of the nation and state



**ADAPTIF
(ADAPTIVE)**

Terus berinovasi dan antusias dalam menggerakkan ataupun menghadapi perubahan
Continue to innovate and be enthusiastic in moving or facing change.



**KOLABORATIF
(COLLABORATIVE)**

Membangun kerja sama yang sinergis.
Build synergistic cooperation



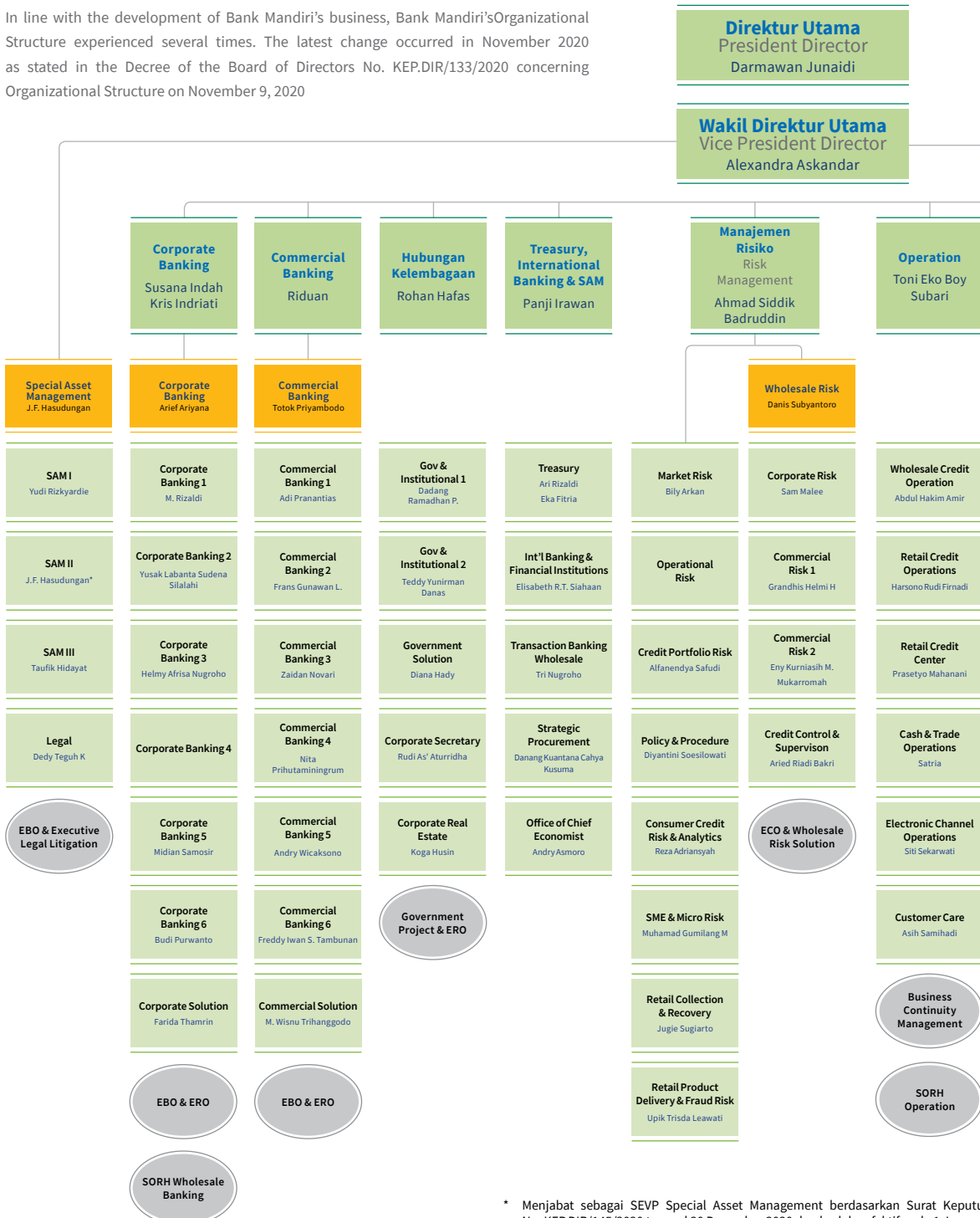


Struktur Organisasi

Organizational Structure

Seiring dengan perkembangan bisnis Perseroan, Struktur Organisasi Bank Mandiri telah mengalami beberapa kali perubahan. Perubahan terakhir terjadi pada November 2020 sebagaimana dituangkan dalam Surat Keputusan Direksi No. KEP.DIR/133/2020 tentang Struktur Organisasi Direksi PT Bank Mandiri (Persero) Tbk. tanggal 9 November 2020.

In line with the development of Bank Mandiri's business, Bank Mandiri's Organizational Structure experienced several times. The latest change occurred in November 2020 as stated in the Decree of the Board of Directors No. KEP.DIR/133/2020 concerning Organizational Structure on November 9, 2020



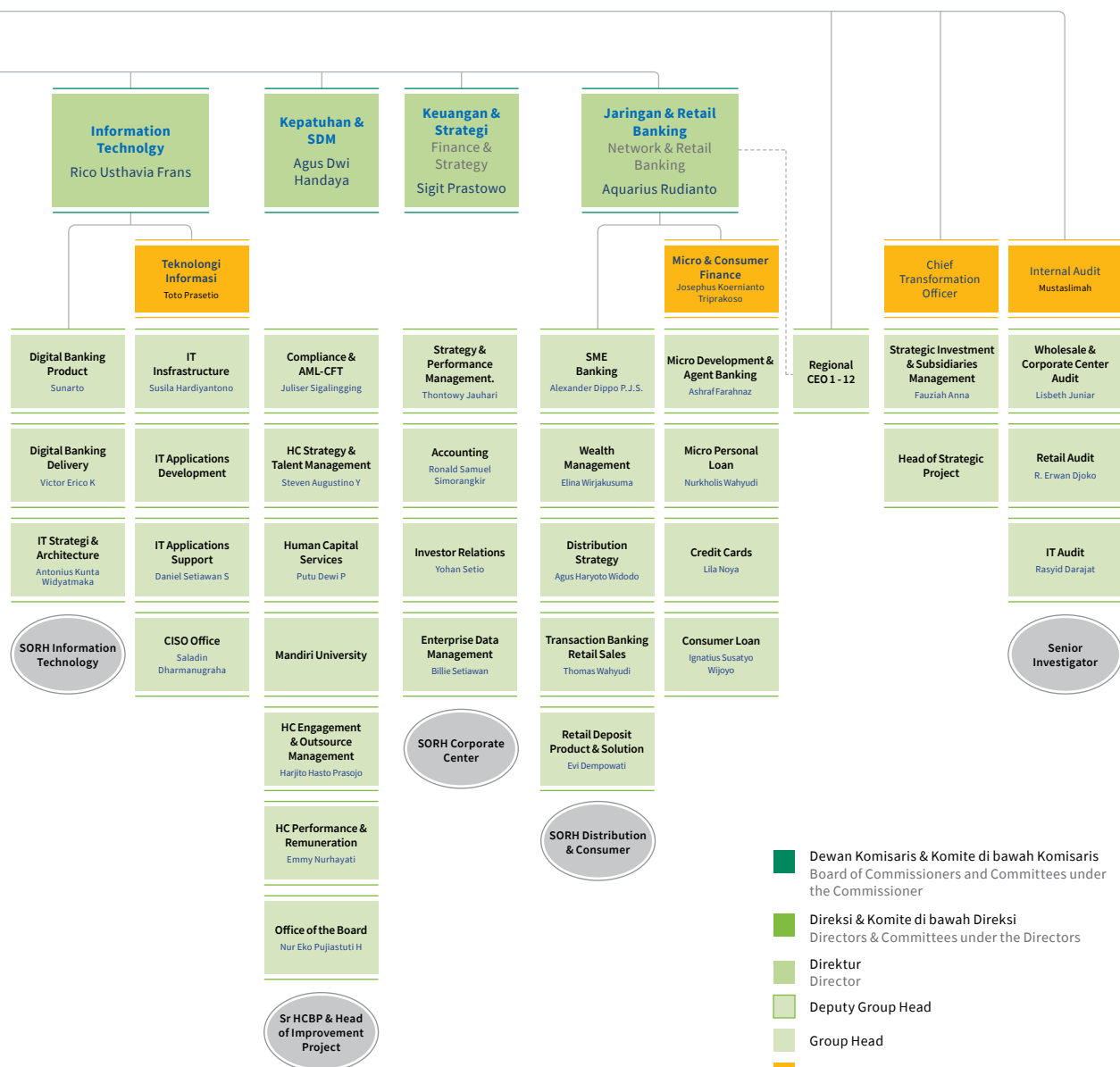
* Menjabat sebagai SEVP Special Asset Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/145/2020 tanggal 30 Desember 2020 dan berlaku efektif pada 1 Januari 2021.



Lampiran Keputusan Direksi No. KEP.DIR/133/2020 Tanggal 9 November 2019
 Attachment to Board of Directors Decree No. KEP. DIR / 070/2019 dated December 12, 2019

DEWAN KOMISARIS BOARD OF COMMISSIONERS	
Komite Audit Audit Committee	Komite Pemantau Risiko Risk Monitoring Committee
Komite Remunerasi & Nominasi Remuneration & Nomination Committee	Komite Tata Kelola Terintegrasi Integrated Corporate Governance Committee

DIREKSI DIRECTOR				
Business Committee		Assets & Liabilities Committee	Capital & Subsidiaries Committee	Information Technology & Digital Banking Committee
Risk Management & Credit Policy Committee	Policy & Procedure Committee	Credit Committee	Integrated Risk Committee	Human Capital Policy Committee



- Dewan Komisaris & Komite di bawah Komisaris
Board of Commissioners and Committees under the Commissioner
- Direksi & Komite di bawah Direksi
Directors & Committees under the Directors
- Direktur
Director
- Deputy Group Head
- Group Head
- SEVP
- Pejabat Fungsional dan Bukan Struktural
Functional Officer and Not Structural



Informasi Umum Perusahaan

Company General Information



Terdepan, Terpercaya. Tumbuh bersama Anda.

Nama Perusahaan (GRI 102-1)

Company Name (GRI 102-1)

PT Bank Mandiri (Persero) Tbk.

Nama Panggilan

Nick name

Bank Mandiri

Tanggal Pendirian

Date of Establishment

02 Oktober 1998 / 2 Oktober 1998

Dasar Hukum Pendirian

Legal Basis of Establishment

Akta No. 10 tanggal 2 Oktober 1998, dibuat di hadapan Notaris Sutjipto, S.H. dan telah memperoleh persetujuan Menteri Kehakiman Republik Indonesia No. C26561.HT.01.01 TH 98 tanggal 2 Oktober 1998, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 97 tanggal 4 Desember 1998, Tambahan Berita Negara Republik Indonesia No. 6859.

Deed No. 10 dated October 2, 1998, made before Sutjipto, S.H., a Notary, and has been approved by the Minister of Justice of the Republic of Indonesia Number. C26561. HT.01.01 TH 98 dated October 2, 1998, as well as has been announced in the State Gazette of the Republic of Indonesia Number. 97 dated December 4, 1998, and its Supplement Number. 6859.

Kepemilikan Saham dan Bentuk Perusahaan (GRI 102-5)

Share Ownership and Form of Company (GRI 102-5)

Badan Usaha Milik Negara, Perseroan Terbatas

Kepemilikan saham:

- Pemerintahan Republik Indonesia **60,00%**
- Publik **40,00%**, yang terdiri dari:
 - o Investor Lokal **8,91%**
 - o Investor Asing **31,09%**

State-Owned Enterprises, Limited Liability Companies Shareholding:

- Government of the Republic of Indonesia **60.00%**
- Public **40.00%**, which consists of
 - o Local Investor **8.91%**
 - o Foreign Investors **31.09%**

Jumlah Pegawai

Number of Employees

Per 31 Desember 2020 sebanyak 38.247 orang

As of December 31 2020, there were 38,247 person

Deksripsi merk, produk, dan jasa (GRI 102-2) [C.4]

Description of brands, products and services (GRI 102-2) [C.4]

Berdasarkan Pasal 3 Anggaran Dasar Bank Mandiri, ruang lingkup kegiatan Bank Mandiri adalah melakukan usaha di bidang perbankan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku. Bank Mandiri mulai beroperasi pada tanggal 1 Agustus 1999.

Produk dan jasa perbankan yang dimiliki Bank Mandiri berupa produk Produk Simpanan (Tabungan, Deposito, Giro, Cash Management), Produk Pinjaman (Kredit, Kartu Kredit), dan Jasa Lainnya (Jasa Treasury Currency and Derivatif, Jasa Trade Service, Layanan Keagenan, Layanan e-Channel, Treasury, dan Bancassurance).

Produk dan jasa tersebut dikategorikan dalam beberapa segmen, yaitu segmen Corporate Banking (Large Corporate dan Middle Corporate), Hubungan Kelembagaan, Retail (Konsumer, Mikro & Bisnis, dan Wealth), dan Treasury & International Banking.

Selama tahun 2020, tidak ada produk dan jasa Bank Mandiri yang ditarik kembali dari pasar.

Based on Article 3 of Bank Mandiri's Articles of Association, the scope of activities of Bank Mandiri is doing business in the banking sector in accordance with the applicable laws and regulations. Bank Mandiri began operations on August 1, 1999.

Banking products and services owned by the Company are in the form of Savings Products (Savings, Deposits, Demand Deposits, Cash Management), Loan Products (Loan, Loan Cards) and Other Services (Treasury Currency and Derivative Services, Trade Services, Agency Services, e-Channel Services, Treasury and Bancassurance).

These products and services are categorized into several segments, namely the Corporate Banking (Large Corporate and Middle Corporate) segment, Institutional Relations, Retail (Consumer, Micro & Business, and Wealth), and Treasury & International Banking.

During 2020, no products and services of Bank Mandiri were withdrawn from the market.

Bidang Usaha [C.4]

Business Fields [C.4]

Perbankan / Banking



Modal Dasar

Authorized Capital

Rp16.000.000.000.000 (enam belas triliun Rupiah) yang terdiri dari:

- 1 (satu) lembar saham Seri A Dwiwarna; dan
- 63.999.999.999 (enam puluh tiga miliar sembilan ratus sembilan puluh sembilan juta sembilan ratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh sembilan) lembar saham Seri B, masing-masing saham bernilai nominal Rp250 (dua ratus lima puluh Rupiah)

IDR 16,000,000,000,000 (sixteen trillion Rupiah) consisting of:

- 1 (one) sheet of Series A Dwiwarna shares; and
- 63,999,999,999 (sixty three billion nine hundred ninety nine million nine hundred ninety nine thousand nine hundred and ninety nine) shares of Series B shares, each share has a nominal value IDR 250 (two hundred fifty Rupiah)

Modal Ditempatkan dan Disetor Penuh

Issued and Fully Paid Capital

Rp11.666.666.666.500,-(sebelas triliun enam ratus enam puluh enam miliar enam ratus enam puluh enam juta enam ratus enam puluh enam ribu lima ratus Rupiah) yang terdiri dari:

- 1 (satu) lembar saham Seri A Dwiwarna dengan nilai nominal sebesar Rp250 (dua ratus lima puluh Rupiah); dan
- 46.666.666.665 (empat puluh enam miliar enam ratus enam puluh enam juta enam ratus enam puluh enam ribu enam ratus enam puluh lima) lembar saham Seri B dengan nilai nominal sebesar Rp250 (dua ratus lima puluh Rupiah).

11,666,666,666,500 (eleven trillion six hundred sixty six billion six hundred sixty six million six hundred sixty six thousand five hundred Rupiah) consisting of:

- 1 (one) sheet of Series A Dwiwarna shares with a nominal value of IDR 250 (two hundred fifty Rupiah); and
- IDR 46,666,666,665 (forty six billion six hundred sixty six million six hundred sixty six thousand six hundred and sixty five) shares of Series B shares with a nominal value of IDR 250 (two hundred fifty Rupiah).

Pencatatan di Bursa Efek Indonesia

Listing on the Indonesia Stock Exchange

14 Juli 2003 / July 14, 2003

Kode Saham

Stock Code

BMRI

Kode SWIFT

SWIFT Code

BMRIIDJA

Alamat Kantor Pusat (GRI 102-3) [C.2]

Address of Headquarter (GRI 102-3) [C.2]

Plaza Mandiri

Jl. Jenderal Gatot Subroto Kav. 36-38
 Jakarta 12190 INDONESIA
 Tel. (6221) 5265045
 Fax. (6221) 5274477, 5275577
 Email: corporate.secretary@bankmandiri.co.id
 Situs: www.bankmandiri.co.id

Jaringan Kantor dan Wilayah Operasional (GRI 102-4, 102-6)

Office Network/Operational Areas
 (GRI 102-4, 102-6)

- 1** Kantor Pusat / Head Office
- 140** Kantor Cabang / Branch Offices
- 11** Entitas Anak / Subsidiaries
- 2.280** Kantor Cabang Pembantu / Sub-Branch Offices
- 90** Kantor Kas / Cash Offices
- 13.217** ATM
- 6** Kantor Cabang Luar Negeri/ Foreign Office Networks
- 3** Entitas Cucu / Sub-Subsidiaries

Entitas Anak

Subsidiaries

- PT Bank Syariah Mandiri ("BSM")
- PT Mandiri Sekuritas
- PT Mandiri Tunas Finance ("MTF")
- PT Mandiri AXA General Insurance ("MAGI")
- PT AXA Mandiri Financial Services ("AXA Mandiri")
- PT Bank Mandiri Taspen
- Mandiri International Remittance Sendirian Berhard ("MIR")
- Bank Mandiri (Europe) Limited ("BMEL")
- PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth")
- PT Mandiri Utama Finance ("MUF")
- PT Mandiri Capital Indonesia ("MCI")

Entitas Cucu

Second Tier Subdiary Entities

- PT Mandiri Manajemen Investasi ("MMI")
- Mandiri Securities Pte. Ltd
- PT Mitra Transaksi Indonesia ("MTI")





Pasar yang Dilayani

Served Market

Berdasarkan segmen geografis, Bank Mandiri beroperasi dan melayani nasabah di wilayah Indonesia dan luar negeri, yaitu wilayah Asia (Singapura, Malaysia, Hong Kong, Timor Leste dan Shanghai), Eropa Barat (Inggris) dan Cayman Islands. Sementara itu, segmen operasi Bank Mandiri dibagi ke dalam segmen-segmen usaha yaitu *Corporate Banking (Large Corporate dan Middle Corporate)*, Hubungan Kelembagaan, *Retail Banking (termasuk Wealth)*, *Treasury & International Banking*, Kantor Pusat, Entitas Anak Syariah, Entitas Anak - Asuransi dan Entitas Anak lainnya.

Secara lebih khusus, berdasarkan sektor ekonomi, kredit dan pembiayaan yang diberikan Bank Mandiri sangat beragam, yaitu industri; perdagangan, restoran dan hotel; pertanian; jasa dunia usaha; konstruksi pengangkutan, pergudangan dan komunikasi; listrik, gas dan air; jasa sosial; tambang; dan lain-lain. Sedangkan jenis pelanggan/nasabah yang dilayani Bank Mandiri terbagi menurut jenis kredit yang diberikan, yaitu korporasi, komersial, retail dan syariah.

Based on geographical segments, Bank Mandiri operates and serves customers in Indonesia and abroad, namely Asia (Singapore, Malaysia, Hong Kong, Timor Leste and Shanghai), Western Europe (United Kingdom) and the Cayman Islands. Meanwhile, Bank Mandiri's operating segments are divided into business segments namely *Corporate Banking (Large Corporate and Middle Corporate)*, Institutional Relations, *Retail Banking (including Wealth)*, *Treasury & International Banking*, Head Office, Sharia Subsidiaries, Subsidiaries Insurance and other Subsidiaries.

More specifically, based on the economic sector, credit and financing provided by Bank Mandiri is very diverse, namely industry; trade, restaurants and hotels; agriculture; business services; transportation, warehousing and communication construction; electricity, gas and water; social services; mine; and others. While the types of customers / customers served by Bank Mandiri are divided according to the types of loans provided, namely corporate, commercial, retail and sharia.





Bank Mandiri (Europe) Limited, London
 Cardinal Court (2nd Floor)
 23 Thomas More Street,
 London E1W1YY United Kingdom

Mandiri International Remittance Sdn. Bhd.
 Wisma MEPRO Ground & Mezzanine
 Floor 29 & 31 Jalan Ipoh Chow Kit,
 Kuala Lumpur Malaysia 51200

Bank Mandiri Cabang Singapura
 3 Anson Road #12-01/02 Springleaf Tower
 Singapore, 079909

Bank Mandiri Cabang Shanghai
 Bank of Shanghai Tower 12th Floor,
 No. 168 Ying Cheng (M) Road, Pudong Area
 Shanghai 200120

Bank Mandiri Cabang Hongkong
 7th Floor, Far East Finance Centre 16 Harcourt Road,
 Hong Kong

Remittance Office Hongkong
 Shop 3.G/F. Keswick Court 3 Keswick Street
 Causeway Bay, Hongkong Cardinal Plaza 3rd Floor,
 #30 Cardinal

Bank Mandiri Cabang Dili - Timor Leste
 25 Rua de Abril No.10 Colmera
 Dili-Timor Leste

Bank Mandiri Cabang Dili - Timor Plaza - Timor Leste
 Timor Plaza - Unit #/Unidade No. #203; 233; 204; 230;
 231; 232
 Jl. Nicolau Lobato, Comoro Dili - Timor Leste

Region XII/Papua
 Jl. Dr. Sutomo No. 1
 Jayapura, 99111

LEGEND

 Kantor Luar Negeri

 Kantor Wilayah



Skala Perusahaan (GRI 102-7) [C.3]

Company Scale (GRI 102-7) [C.3]

Uraian Description	Satuan Unit	2020	2019	2018	2017
Pendapatan Bunga, Syariah, dan Premi – Bersih / Interest Income, Sharia, and Premium - Nett	Jutaan Rupiah Million Rupiah	58.021.844	61.247.691	57.329.765	54.453.436*
Laba tahun berjalan / Current year profit	Triliun Rupiah Trillions Rupiah	17,12	27,48	25,02	20,64
Total aset / Total asset	Jutaan Rupiah Million Rupiah	1.429.334.484	1.318.246.335	1.202.252.094	1.124.700.847
Jumlah ekuitas / Total equity	Jutaan Rupiah Million Rupiah	193.796.083	209.034.525	184.960.305	170.006.132
Jumlah liabilitas termasuk dana syirkah Total liabilities include syirkah funds	Jutaan Rupiah Million Rupiah	1.235.538.401	1.109.211.810	1.017.291.789	954.694.715
Jumlah pegawai / Number of employees	Orang Person	38.247	39.065	39.809	38.370
Jumlah kantor cabang pembantu Number of sub-branch offices	Unit Unit	2.280	2.304	2.321*	2.315*
Jumlah kantor cabang dalam negeri Number of domestic branch offices	Unit Unit	140	139	139	139
Jumlah kantor cabang/jaringan luar negeri / Number of branch offices / overseas networks	Unit Unit	9	7	7	7
Jumlah kantor kas / Number of cash offices	Unit Unit	90	140	172	177
Jumlah ATM / Number of ATMs	Unit Unit	13.217	18.291	17.376	17.766
Jumlah produk/jasa yang disediakan Number of products / services provided	Kategori produk Product Category	3 (Simpanan, Pinjaman, Jasa Lainnya)	3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Savings, Loans, Other Services)	3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Savings, Loans, Other Services)	3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Savings, Loans, Other Services)

*disajikan kembali / restated

Informasi Mengenai Pegawai (GRI 102-8, 405-1)

Information about Employees (GRI 102-8, 405-1)

Pegawai merupakan aset penting bagi Bank Mandiri. Keberadaan mereka sangat menentukan keberhasilan dalam mencapai target-target yang telah ditetapkan perusahaan. Untuk itu, Bank Mandiri berupaya semaksimal mungkin untuk menghadirkan pegawai dengan kualitas terbaik dengan jumlah yang memadai, sesuai dengan kebutuhan perusahaan. Dalam mengelola pegawai, Bank Mandiri merujuk pada regulasi yang berlaku, antara lain, Undang-undang No. 13 Tahun 2003 tentang Ketenagakerjaan beserta turunannya, konvensi Organisasi Buruh Internasional yang sudah diratifikasi oleh Indonesia, dan kebijakan-kebijakan internal Bank Mandiri. (GRI 103-1, 103-2)

Employees are an important asset for Bank Mandiri. Their existence will determine the success in achieving the targets set by the company. For this reason, Bank Mandiri makes every effort to bring employees of the highest quality in adequate numbers, according to the company's needs. In managing employees, Bank Mandiri refers to applicable regulations, among others, Law No. 13 of 2003 concerning Manpower and its derivatives, the International Labor Organization convention that has been ratified by Indonesia, and Bank Mandiri's internal policies. (GRI 103-1, 103-2)

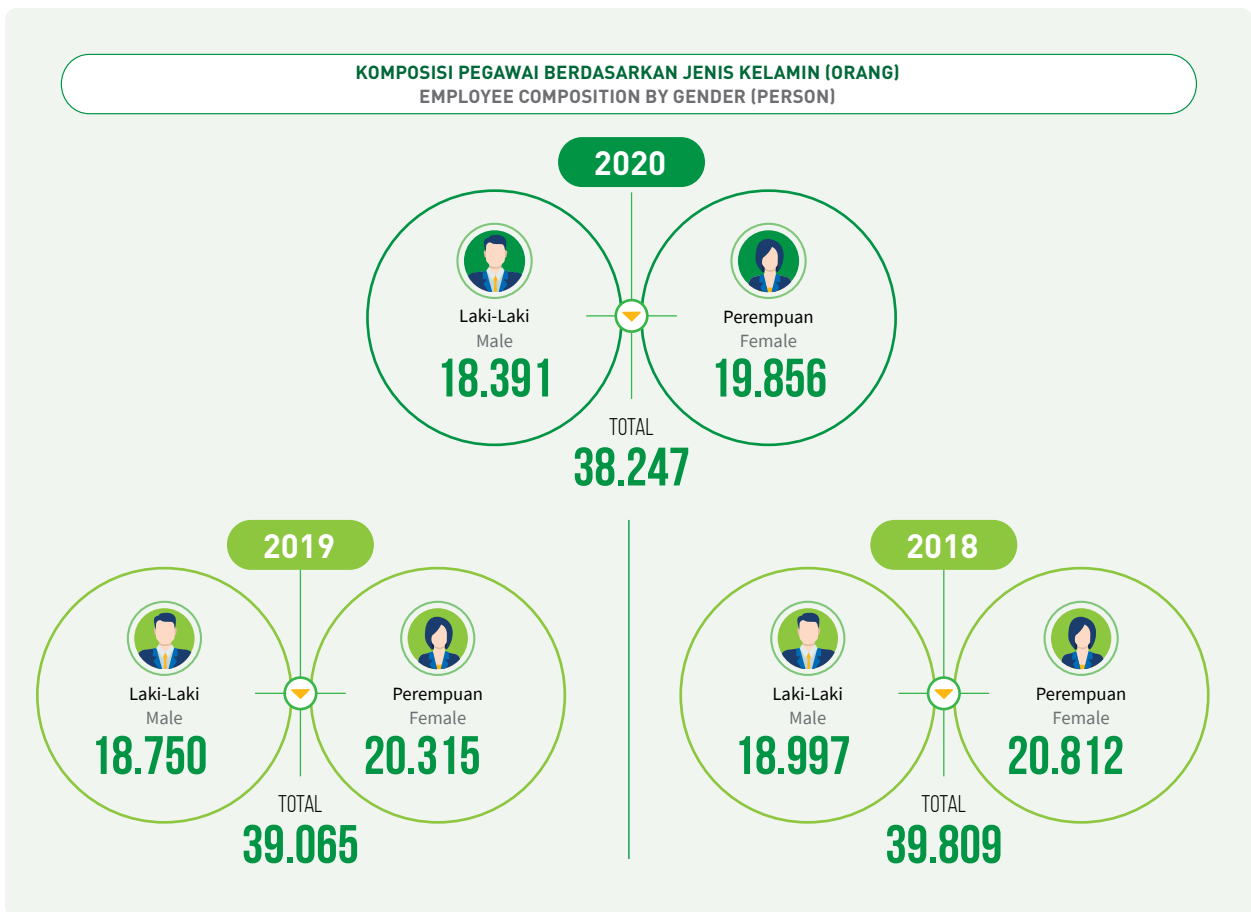


Per 31 Desember 2020, sesuai dengan *database Human Capital* Bank Mandiri jumlah pegawai Bank Mandiri tercatat sebanyak 38.247 orang, turun sebanyak 818 orang atau 2,09% dibanding tahun 2019, yaitu sebanyak 39.065 orang.

As of 31 December 2020, according to Bank Mandiri's Human Capital database, the number of employees of Bank Mandiri was 38,247 people, a decrease of 818 people or 2.09% compared to 2019, which was 39,065 people.

Pegawai di Bank Mandiri terdiri dari pegawai tetap, tidak tetap (kontrak) dan *trainee*. Sesuai dengan praktik bisnis perbankan yang jam operasionalnya adalah setiap hari, dan tidak mengenal jam operasional dengan musim-musim tertentu, maka Bank Mandiri tidak memiliki pegawai yang bersifat musiman. Informasi tentang pegawai selengkapnya disajikan dalam tabel berikut:

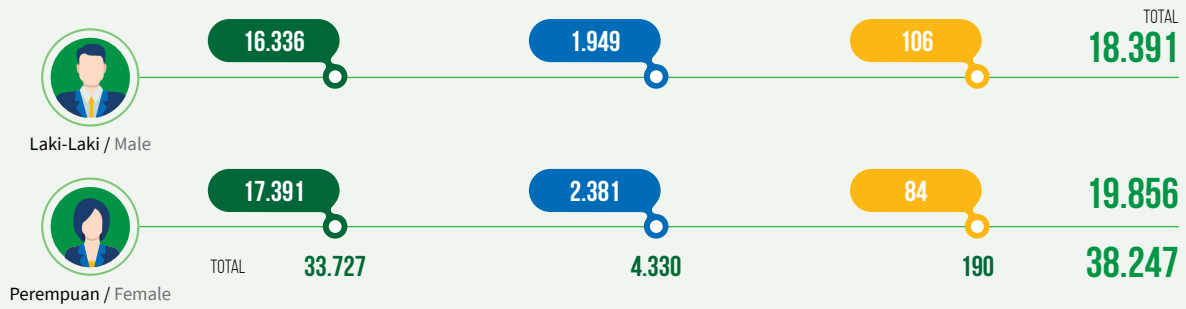
Employees at Bank Mandiri consist of permanent, non-permanent (contract) employees and trainees. In accordance with banking business practices where operating hours are every day, and without operating hours with certain seasons, Bank Mandiri does not have seasonal employees. Detailed information about employees is presented in the following table:





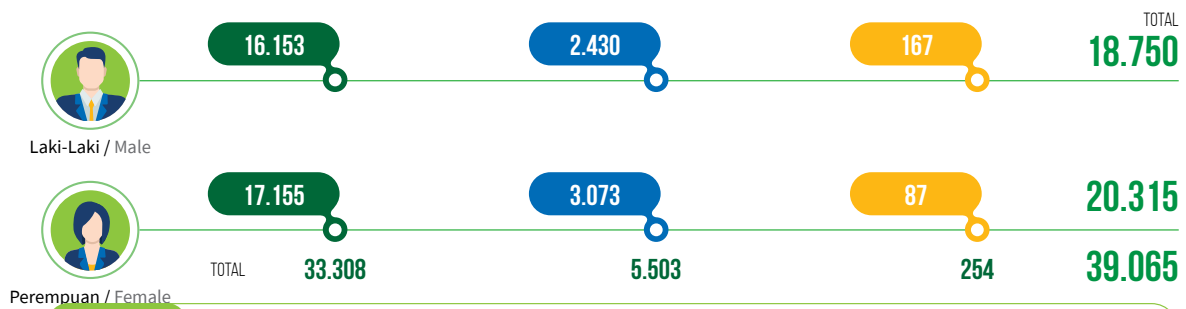
2020

KOMPOSISI PEGAWAI BERDASARKAN STATUS DAN JENIS KELAMIN (ORANG)
EMPLOYEE COMPOSITION BASED ON STATUS AND GENDER (PERSON)



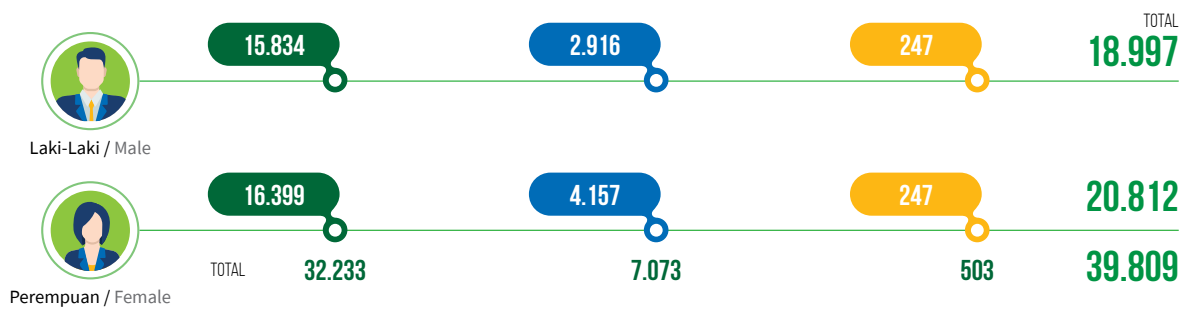
2019

KOMPOSISI PEGAWAI BERDASARKAN STATUS DAN JENIS KELAMIN (ORANG)
EMPLOYEE COMPOSITION BASED ON STATUS AND GENDER (PERSON)

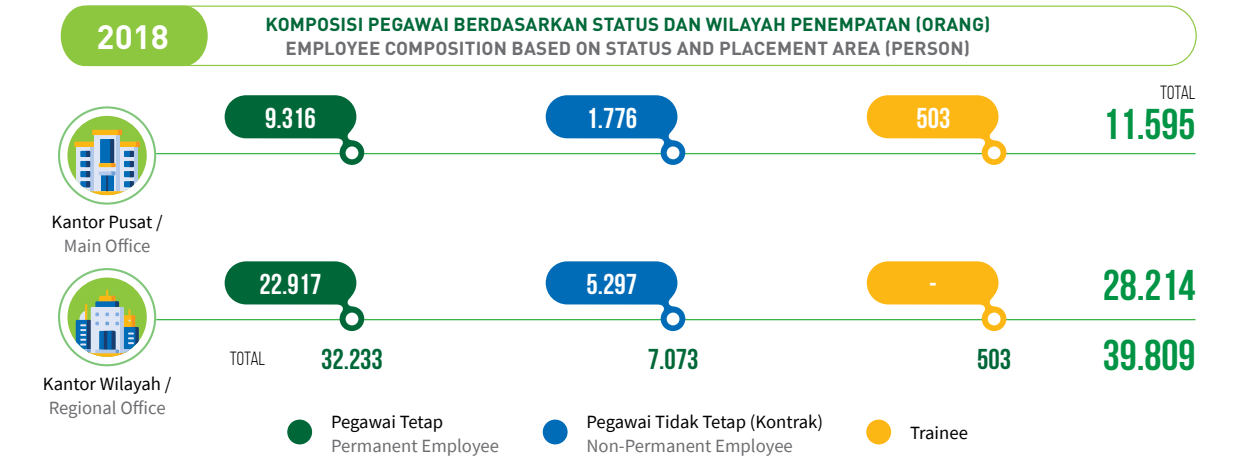
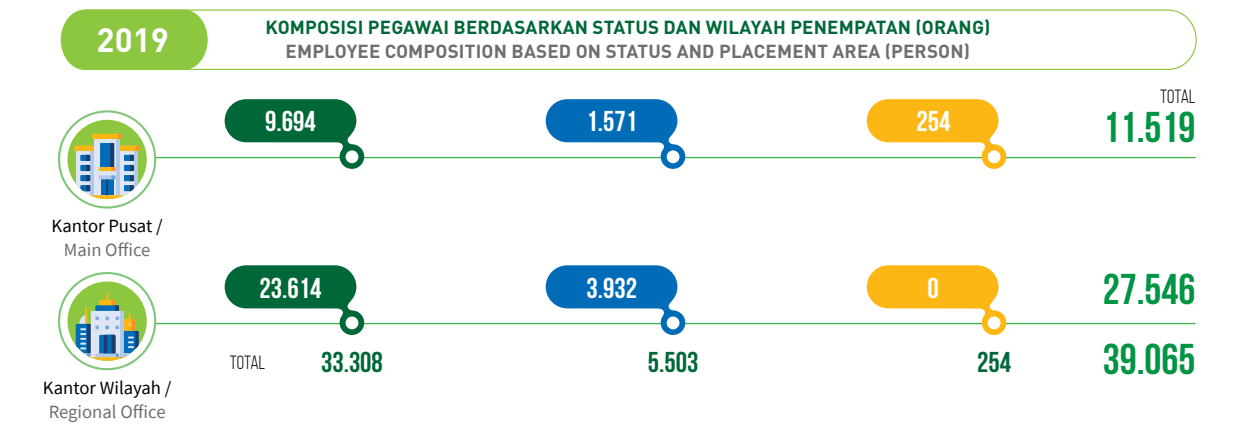
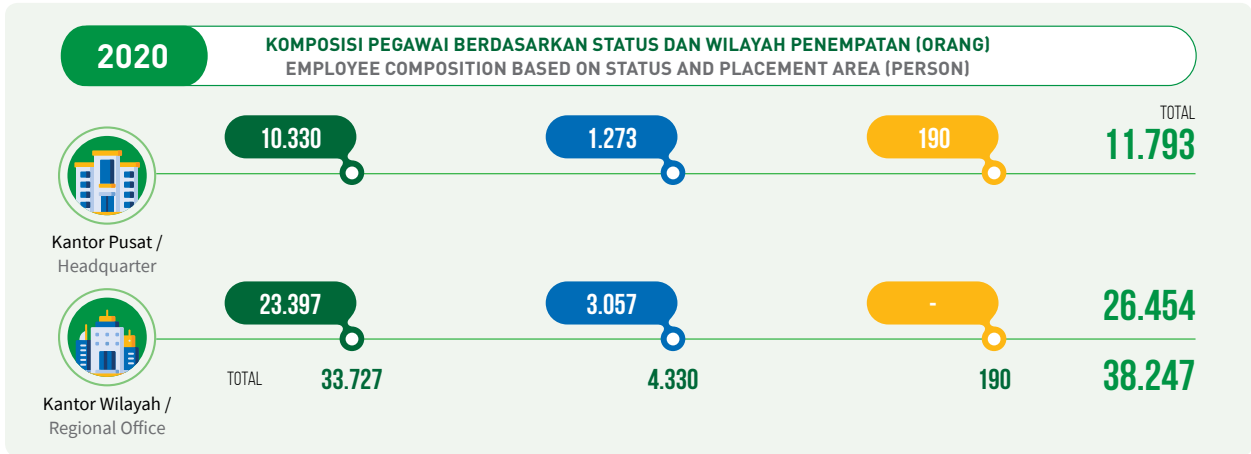


2018

KOMPOSISI PEGAWAI BERDASARKAN STATUS DAN JENIS KELAMIN (ORANG)
EMPLOYEE COMPOSITION BASED ON STATUS AND GENDER (PERSON)



● Pegawai Tetap
 Permanent Employee
 ● Pegawai Tidak Tetap (Kontrak)
 Non-Permanent Employee
 ● Trainee





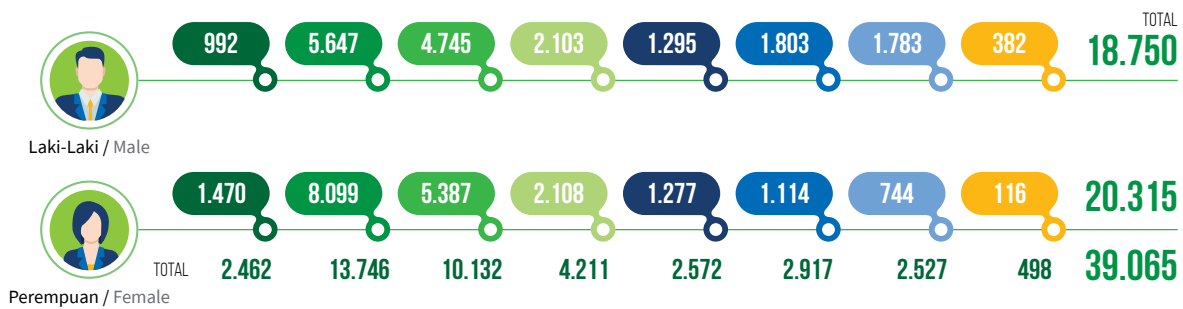
2020

KOMPOSISI PEGAWAI BERDASARKAN KELOMPOK USIA DAN JENIS KELAMIN (ORANG)
COMPOSITION OF EMPLOYEES BASED ON AGE GROUP AND GENDER (PERSON)



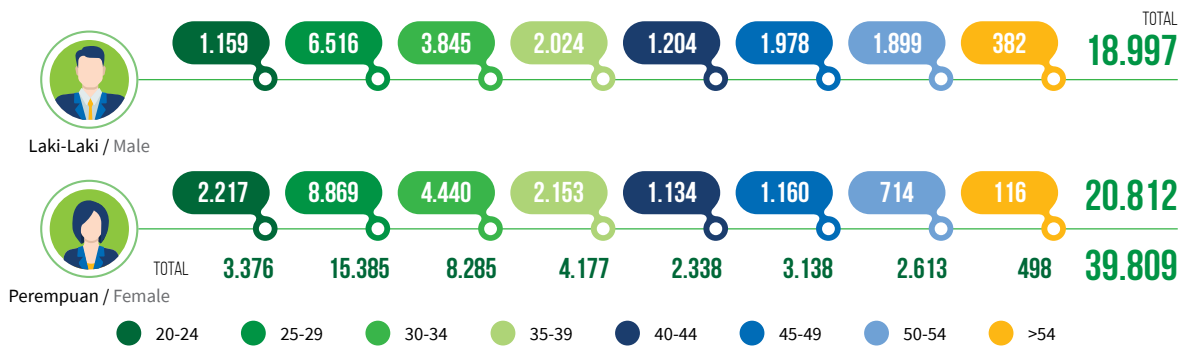
2019

KOMPOSISI PEGAWAI BERDASARKAN KELOMPOK USIA DAN JENIS KELAMIN (ORANG)
COMPOSITION OF EMPLOYEES BASED ON AGE GROUP AND GENDER (PERSON)

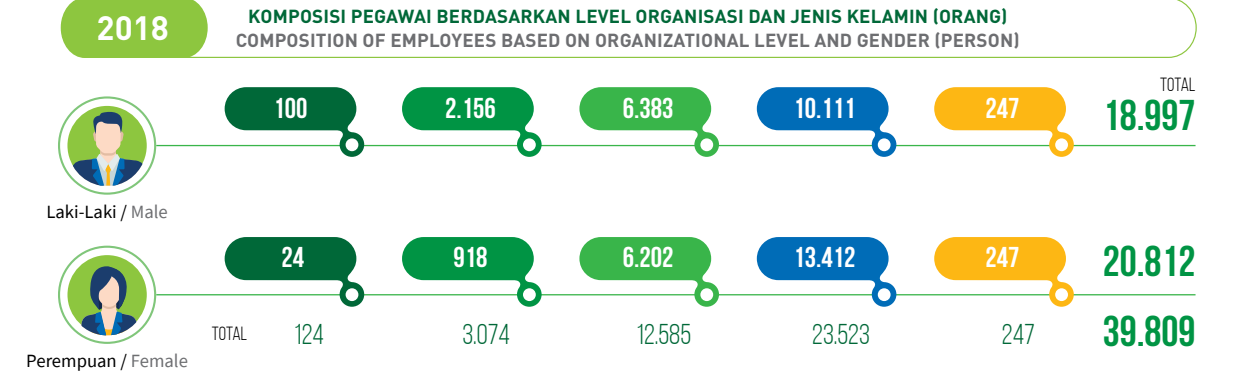
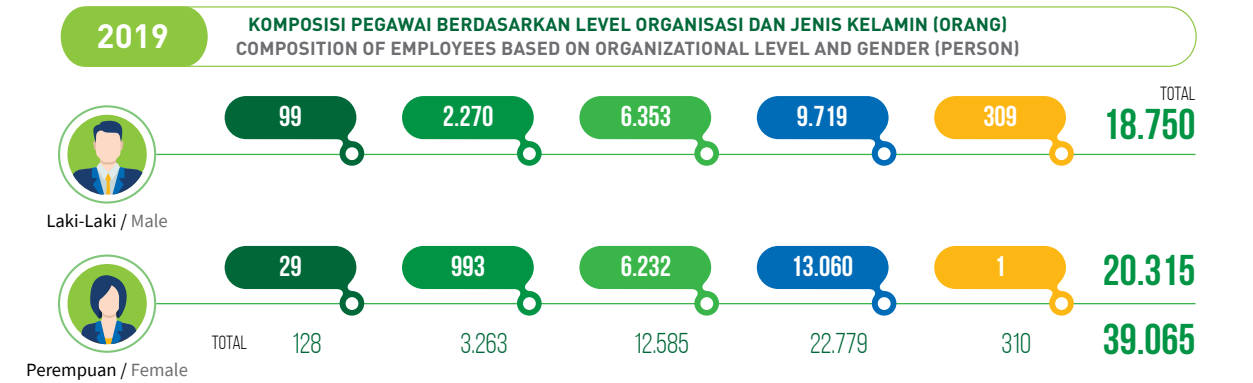
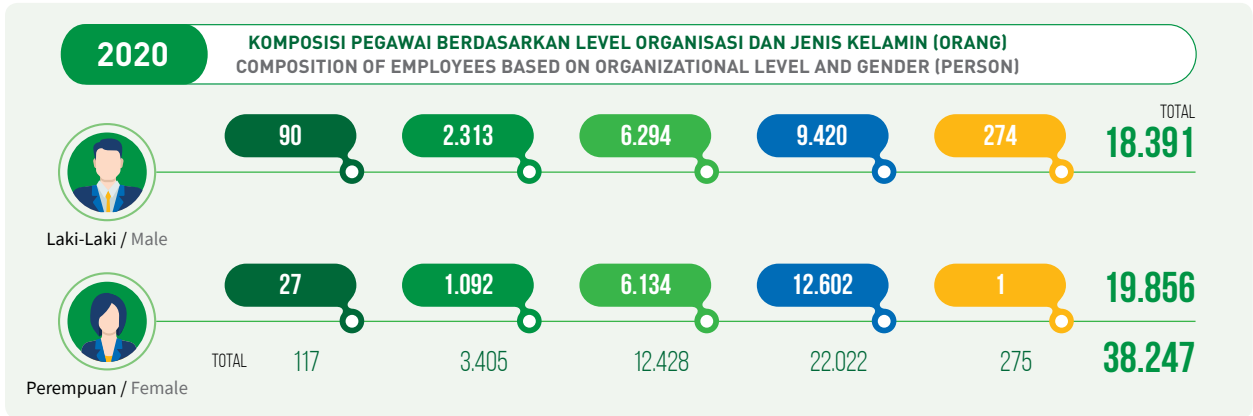


2018

KOMPOSISI PEGAWAI BERDASARKAN KELOMPOK USIA DAN JENIS KELAMIN (ORANG)
COMPOSITION OF EMPLOYEES BASED ON AGE GROUP AND GENDER (PERSON)



● 20-24 ● 25-29 ● 30-34 ● 35-39 ● 40-44 ● 45-49 ● 50-54 ● >54

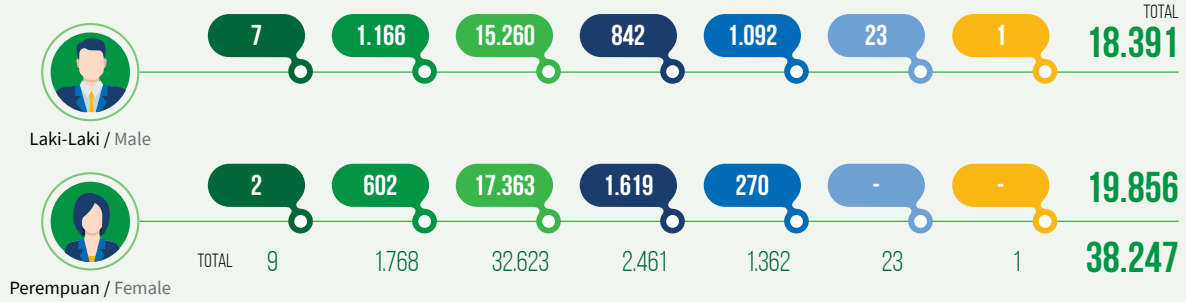


- Senior Executive Vice President (SEVP), Executive Vice President (EVP), Senior Vice President (SVP)
- Vice President (VP), Assistant Vice President (AVP)
- Senior Manager (SRM), Assistant Manager (AM)
- Staff
- Lain-lain



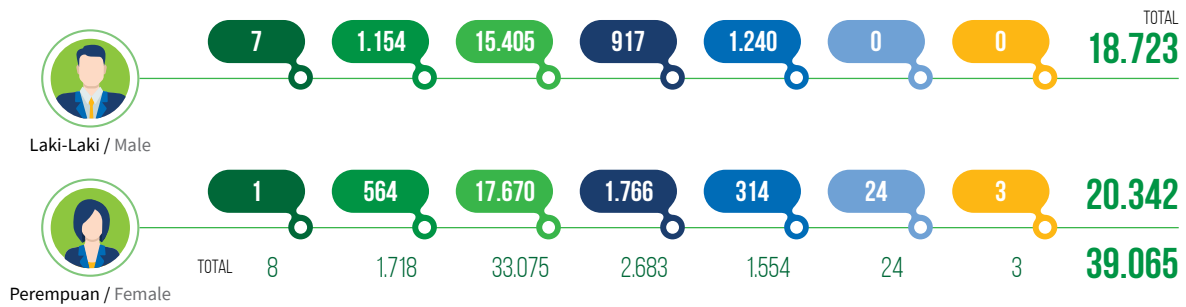
2020

KOMPOSISI PEGAWAI BERDASARKAN TINGKAT PENDIDIKAN DAN JENIS KELAMIN (ORANG)
COMPOSITION OF EMPLOYEES BASED ON EDUCATION LEVEL AND GENDER (PERSON)



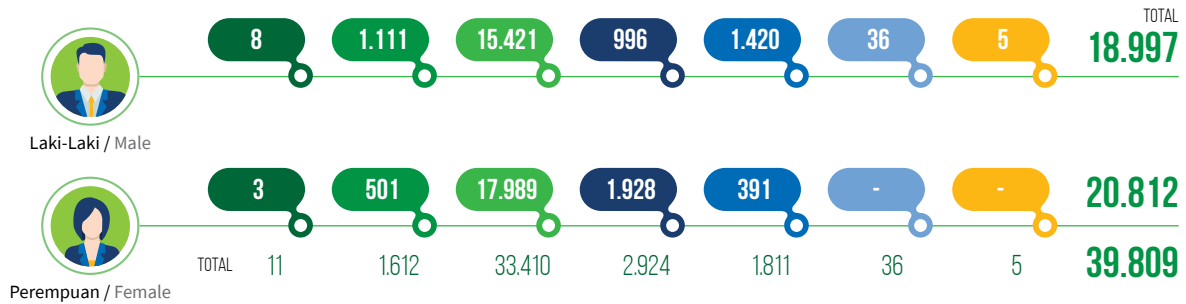
2019

KOMPOSISI PEGAWAI BERDASARKAN TINGKAT PENDIDIKAN DAN JENIS KELAMIN (ORANG)
COMPOSITION OF EMPLOYEES BASED ON EDUCATION LEVEL AND GENDER (PERSON)

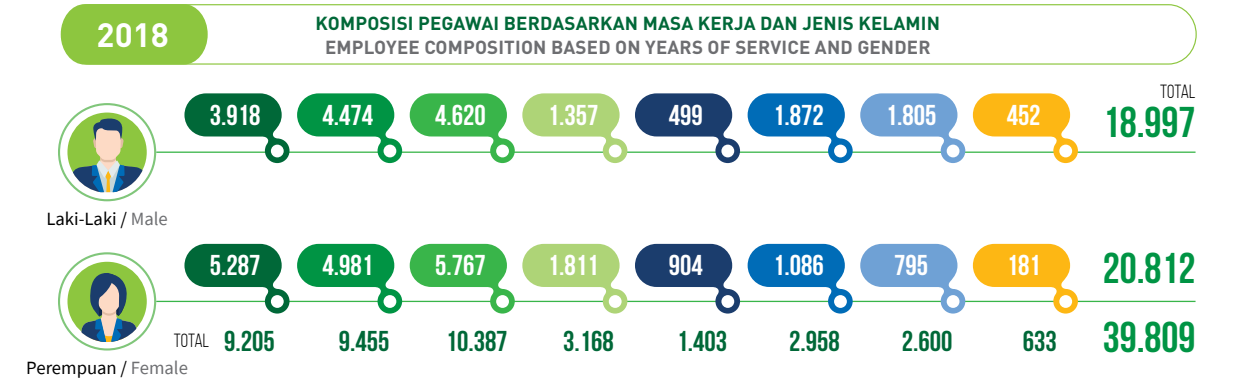
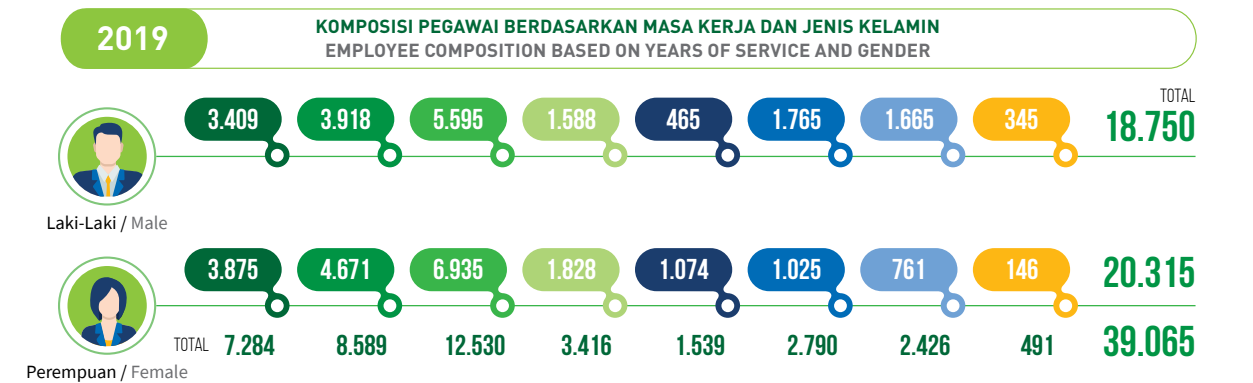
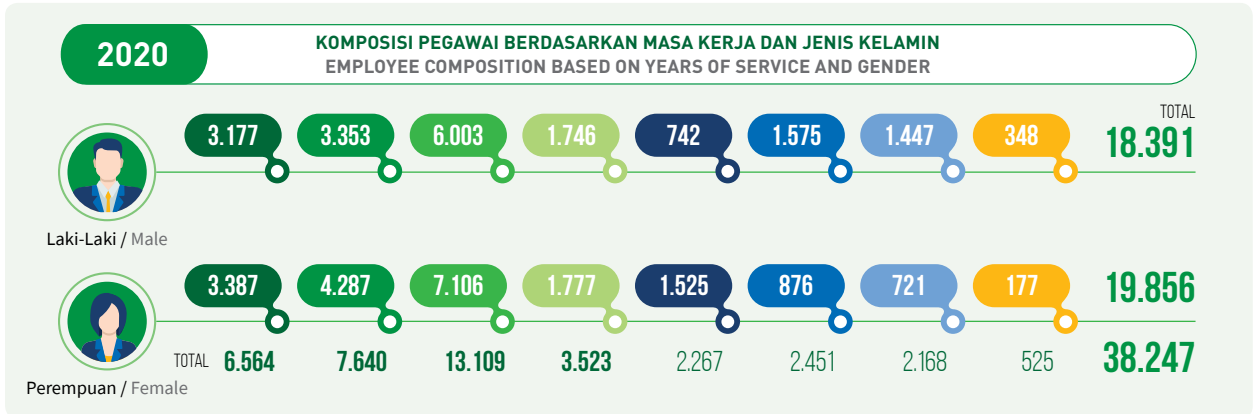


2018

KOMPOSISI PEGAWAI BERDASARKAN TINGKAT PENDIDIKAN DAN JENIS KELAMIN (ORANG)
COMPOSITION OF EMPLOYEES BASED ON EDUCATION LEVEL AND GENDER (PERSON)

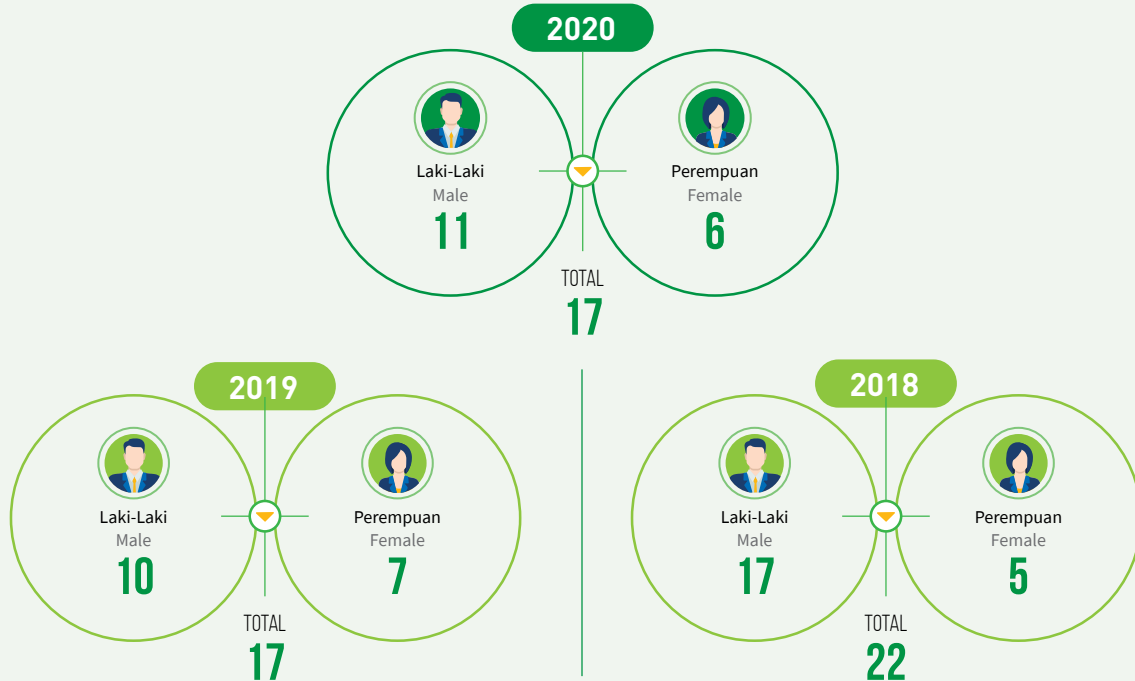


● S3
 ● S2
 ● Sarjana dan Sederajat S1 or Bachelor
 ● Diploma
 ● SLTA Senior High School
 ● SLTP Junior High School
 ● SD Elementary School



● <3
 ● 3-5
 ● 6-10
 ● 11-15
 ● 16-20
 ● 21-25
 ● 26-30
 ● >30

KOMPOSISI KRIYA MANDIRI PENYANDANG DIFABEL (ORANG)
COMPOSITION OF MANDIRI HUMAN RESOURCES OF PEOPLE WITH DISABILITIES (PERSON)



Rantai Pasokan (GRI 102-9)

Dalam menjalankan operasional perusahaan, Bank Mandiri memerlukan berbagai kebutuhan barang dan jasa yang tidak bisa dipenuhi sendiri. Sebab itu, Bank Mandiri memerlukan kerja sama dengan mitra/pemasok/vendor dalam pengadaan barang dan jasa. Jenis mitra/pemasok/vendor yang menjadi rekanan Bank Mandiri terdiri dari beberapa bidang, yaitu Bidang Teknologi Informasi antara lain *system integrator, software/hardware, maintenance IT*, ATM dan EDC, Bidang Non IT antara lain *ATK, Advertising, Souvenir* dan Bidang konstruksi.

Sebagai salah satu Badan Usaha Milik Negara, pengadaan barang dan jasa di Bank Mandiri selalu mengikuti regulasi/ketentuan terbaru, di antaranya Surat Edaran Nomor SE-1 O/MBU/08/2020 tentang Peningkatan Peran Usaha Mikro, Kecil dan Menengah dalam Pengadaan Barang dan Jasa di Badan Usaha Milik Negara. Selain itu, Bank Mandiri juga merujuk pada Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-08/MBU/12/2019 tentang Pedoman Umum Pelaksanaan Pengadaan Barang dan Jasa Badan Usaha Milik Negara. Sebelum peraturan baru ini terbit, Bank Mandiri merujuk pada Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-15/MBU/2012 tentang Perubahan Atas Peraturan Menteri Negara Badan Usaha Milik Negara Nomor PER-05/MBU/2008 tentang Pedoman Umum Pelaksanaan Pengadaan Barang dan Jasa Badan Usaha Milik Negara.

Sesuai dengan peraturan Menteri BUMN tentang pengadaan barang dan jasa tersebut di atas, maka Bank Mandiri berupaya semaksimal mungkin untuk mengutamakan dan memberdayakan pemasok pelaku usaha Nasional, yaitu pemasok yang lokasi usahanya berada di dalam negeri. Melalui pemberdayaan serupa itu, maka pemasok lokal akan semakin maju dan berkembang, yang pada gilirannya akan membuat perekonomian mereka semakin kuat.

Supply Chain (GRI 102-9)

In running a business in the banking sector, Bank Mandiri cooperates with suppliers of goods and services. The types of partners / suppliers / vendors becoming Bank Mandiri's partners consist of several fields, namely the Information Technology Sector, including system integrators, software / hardware, IT maintenance, ATMs and EDC, Non IT fields including Stationary, Advertising, Souvenir and Construction

As a State-Owned Enterprise, the procurement of goods and services at Bank Mandiri always follows the latest regulations / provisions, including Circular Number SE-1 O / MBU / 08 / 2020 concerning Increasing the Role of Micro, Small and Medium Enterprises in the Procurement of Goods and Services at State Owned Enterprises. In addition, Bank Mandiri also refers to the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia Number PER-08 / MBU / 12 / 2019 concerning General Guidelines for the Implementation of Procurement of Goods and Services for State-Owned Enterprises. Prior to the issuance of this new regulation, Bank Mandiri referred to the Regulation of the Minister for State-Owned Enterprises of the Republic of Indonesia Number PER-15 / MBU / 2012 concerning Amendments to the Regulation of the Minister for State-Owned Enterprises Number PER-05 / MBU / 2008 concerning General Guidelines for the Implementation of Goods Procurement. and State Owned Enterprise Services.

In accordance with the SOE Minister's regulation regarding the procurement of goods and services mentioned above, Bank Mandiri strives to the utmost to prioritize and empower suppliers of national business actors, namely suppliers whose business locations are in the country. Through such empowerment, local suppliers will be more advanced and developed, which in turn will make their economies stronger.



Sementara itu, kerjasama dengan pemasok asing/luar negeri diperlukan apabila pemasok lokal dan nasional tidak bisa memenuhi kebutuhan Bank Mandiri. Selama tahun 2020, Bank Mandiri hanya bermitra dengan pemasok asing untuk proyek terkait bidang Teknologi Informasi.

Sebagai perusahaan yang mengutamakan tata kelola perusahaan yang baik, pengadaan barang dan jasa di Bank Mandiri berpatokan pada prinsip efisien, efektif, kompetitif, transparan, adil dan wajar, terbuka, serta akuntabel. Selain itu, pengadaan di Bank Mandiri juga berpedoman pada etika pengadaan, antara lain, menghindari dan mencegah pemborosan dan kebocoran keuangan negara/perusahaan; menghindari dan mencegah penyalahgunaan wewenang dan/atau kolusi; dan/atau tidak menerima, tidak menawarkan, atau tidak menjanjikan untuk memberi atau menerima hadiah, imbalan, komisi, rabat, dan apa saja dari atau kepada siapapun yang diketahui atau patut diduga berkaitan dengan pengadaan barang dan jasa.



Sesuai dengan prinsip pengadaan barang dan jasa sebagaimana diatur dalam Peraturan Menteri BUMN, maka seluruh pemasok, baik barang dan jasa, terdaftar di Unit Pelaksana Pengadaan Bank Mandiri. Pada tahun pelaporan, pemasok yang terdaftar sebagai Rekanan Terseleksi di Bank Mandiri sebanyak 1.526 pemasok, naik sebanyak 99 pemasok atau 6,73% dibanding tahun 2019, yang mencapai 1.472 pemasok. Data pemasok barang dan jasa selengkapnya disajikan dalam tabel berikut:

Meanwhile, cooperation with foreign / foreign suppliers is needed if local and national suppliers cannot meet the needs of Bank Mandiri. During 2020, Bank Mandiri only partnered with foreign suppliers for projects related to Information Technology.



As a company that prioritizes good corporate governance, the procurement of goods and services at Bank Mandiri is based on the principles of efficient, effective, competitive, transparent, fair and reasonable, open, and accountable. In addition, procurement at Bank Mandiri is also guided by the ethics of procurement, among others, avoiding and preventing waste and leakage of state / company finances; avoid and prevent abuse of authority and / or collusion; and / or not accepting, not offering, or not promising to give or receive gifts, rewards, commissions, rebates, and anything from or to anyone known or reasonably suspected to be related to the procurement of goods and services.

In accordance with the principles of procurement of goods and services as stipulated in the Minister of SOE Regulation, all suppliers, both goods and services, are registered with the Bank Mandiri Procurement Implementation Unit. In the reporting year, suppliers registered as Selected Partners in Bank Mandiri were 1,526 suppliers, increased 99 suppliers or 6.73% compared to the previous year with 1.472 suppliers. Data on complete goods and service suppliers is presented in the following table:

Tabel Pemasok Barang / Table of Goods Supplier

Lokasi geografis pemasok Geographical location of Suppliers	Jumlah Pemasok Number of The supplier			Nilai Kontrak Pekerjaan (Rp dalam Juta) Value of the Employment Contract (IDR. In Million)		
	2020	2019	2018	2020*)	2019	2018
 Dalam Negeri/ Domestic	1.084	1.224	1.114	1.640.265	6.178.832	4.312.401
 Luar negeri/asing/ Foreign	35	39	37	5.809	195.127	386
TOTAL	1.119	1.263	1.263	1.646.074	6.473.959	4.555.003

Tabel Pemasok Jasa / Table of Service Supplier

Lokasi geografis pemasok Geographical location of Suppliers	Jumlah Pemasok Number of The supplier			Nilai Kontrak Pekerjaan (Rp dalam Juta) Value of the Employment Contract (IDR. In Million)		
	2020	2019	2018	2020*)	2019	2018
 Dalam Negeri/ Domestic	442	205	147	1.306.367	1.633.211	2.851.078
 Luar negeri/asing/ Foreign	8	4	0	12.722	81.732	0
TOTAL	450	209	147	1.319.089	1.714.943	2.851.078

*) Nilai Kontrak Pengadaan di SPC Group / Value of the Procurement Contract at the SPC Group



Tabel di atas menunjukkan bahwa pada tahun 2020, jumlah pemasok Dalam Negeri untuk barang dan jasa mengalami kenaikan. Jika pada tahun 2019 tercatat 1.429 pemasok Dalam Negeri atau 97,07% dari total 1.472 pemasok, maka pada tahun 2020 berubah menjadi 1.526 pemasok atau 97,23% dari total 1.569 pemasok. Perubahan itu berdampak pada berkurangnya nilai kontrak untuk pemasok Dalam Negeri, yaitu sebesar Rp7.812.043 juta pada tahun 2019 menjadi 2.965.163 juta pada tahun 2020. Secara persentase, nilai kontrak untuk pemasok Dalam Negeri dibanding total pemasok pada tahun 2020 mengalami kenaikan dibanding tahun 2019.

Perubahan Signifikan pada Organisasi dan Rantai Pasokan (GRI 102-10)[C.6]

Pada 2020, terdapat perubahan signifikan pada operasional Bank Mandiri dibanding tahun sebelumnya, antara lain, jumlah kantor cabang pembantu berkurang 24 menjadi 2.280 dari semula 2.304, kantor cabang dalam negeri bertambah satu menjadi 140 dari sebelumnya 139, jumlah kantor cabang/jaringan luar negeri bertambah menjadi 9 dari sebelumnya 7, jumlah kantor kas berkurang 50 menjadi 90 dari sebelumnya 140, jumlah ATM berkurang 6.074 menjadi 12.217 dari semula 18.291.

Sementara itu, pada rantai pasokan, perubahan signifikan terjadi dengan adanya penambahan jumlah pemasok barang dan jasa. Namun demikian, penambahan jumlah pemasok tersebut justru diikuti dengan berkurangnya nilai kontrak. Walau terjadi perubahan pada jumlah dan nilai kontrak, namun perubahan tersebut tidak berdampak terhadap kinerja ekonomi, lingkungan dan sosial Bank Mandiri.

Pendekatan atau Prinsip Pencegahan (GRI 102-11)

Dalam menjalankan usaha, Bank Mandiri menghadapi berbagai risiko yang berpotensi menghambat pencapaian tujuan dan target-target yang telah ditetapkan. Risiko tersebut, antara lain, berupa risiko kredit, risiko pasar dan risiko likuiditas, serta risiko operasional. Untuk meminimalkan dampak atas berbagai risiko tersebut, Bank Mandiri telah melaksanakan serangkaian prosedur di dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko atas penerapan keuangan berkelanjutan yang berhubungan dengan aspek ekonomi, sosial, dan lingkungan. Keseluruhan prosedur tersebut dilakukan Bank Mandiri melalui Manajemen Risiko.

Bank Mandiri menerapkan manajemen risiko yang independen dan sesuai dengan standar yang merujuk pada ketentuan dari OJK, Bank Indonesia serta *best practices* yang diterapkan di perbankan internasional. Bank Mandiri menggunakan konsep *Enterprise Risk Management* (ERM) sebagai salah satu strategi manajemen risiko yang komprehensif dan terintegrasi, yang disesuaikan dengan kebutuhan bisnis dan operasional Bank. Penerapan ERM akan memberikan nilai tambah (*value added*) bagi Bank dan *stakeholders*.

Kerangka pengelolaan risiko Bank mengacu pada POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Kerangka pengelolaan risiko Bank tercantum dalam Kebijakan Manajemen Risiko Bank Mandiri (KMRBM), dalam kerangka pengelolaan risiko ini, diatur berbagai kebijakan agar manajemen risiko berfungsi sebagai *business enabler* sehingga bisnis dapat tetap tumbuh dalam koridor *prudential principle* dengan menerapkan proses manajemen risiko yang ideal (identifikasi - pengukuran - pemantauan - pengendalian risiko) pada semua level organisasi.

The table above shows that in 2020, the number of Domestic suppliers for goods and services has increased. If in 2019 there were 1,429 Domestic suppliers or 97.07% of the total 2019 suppliers of 1,472 suppliers, then in 2020 it would change to 1,526 Domestic suppliers or 97,23% of the total 1,569 suppliers. This change has an impact on increasing the value of contracts for Domestic suppliers, namely IDR7,812,043 million in 2019 to IDR2,965,163 million in 2020. In percentage terms, the value of contracts for Domestic suppliers compared to total suppliers in 2020 has increased compared to 2019.

Significant Changes in Organizations and Supply Chains (GRI 102-10)[C.6]

In 2020, there were significant changes in Bank Mandiri's operations compared to the previous year, among others, the number of sub-branch offices decreased by 24 to 2,280 from the original 2,304, domestic branches increased by one to 140 from the previous 139, the number of overseas branches / networks increased to 9 from the previous 7, the number of cash offices was reduced by 50 from the previous 140, the number of ATMs were reduced by 6,074 to 12,217 from 18,291.

Meanwhile, in the supply chain, a significant change occurred with an increase in the number of suppliers of goods and services. However, the increase in the number of suppliers was followed by a reduction in the contract value. Despite changes in the number and value of contracts, these changes have no impact on Bank Mandiri's economic, environmental and social performance.

Precautionary Approach or Principle (GRI 102-11)

In conducting business, Bank Mandiri faces various risks that have the potential to hamper the achievement of the goals and targets set. These risks include credit risk, market risk and liquidity risk, and operational risk. To minimize the impact of these various risks, Bank Mandiri has carried out a series of procedures in identifying, measuring, monitoring and controlling risks for the application of sustainable finance relating to economic, social and environmental aspects. All procedures are carried out by Bank Mandiri through Risk Management.

Bank Mandiri implements independent risk management and in accordance with standards referring to the provisions of Financial Service Authority, Bank Indonesia and best practices applied in international banking. Bank Mandiri uses the concept of Enterprise Risk Management (ERM) as one of the comprehensive and integrated risk management strategies, adjusted to the business needs and operations of Bank Mandiri. ERM implementation will provide added value for Bank Mandiri and stakeholders.

Bank Mandiri risk management framework refers to POJK Number 18 / POJK.03 / 2016 concerning Application of Risk Management for Commercial Banks. The risk management framework listed in the Bank Mandiri Risk Management Policy, within this risk management framework, regulates various policies, so risk management functions as a *business enabler* to support the development within the corridor of the prudential principle by implementing an ideal risk management process (identification - measurement - monitoring - risk control) at all levels of the organization.



Prinsip pencegahan untuk meminimalkan dampak ekonomi, lingkungan dan sosial di Bank Mandiri semakin kuat dengan pemberlakuan POJK No. 51/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, yang mulai berlaku bagi Bank Mandiri sebagai Bank Buku 4 per 1 Januari 2019. Sejalan dengan pemberlakuan peraturan tersebut, maka Bank Mandiri telah menyusun standar risiko terkait dengan keuangan berkelanjutan berupa Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dirilis dan ditandatangani pada 28 November 2018. Pelaksanaan RAKB selama tahun 2020 dilaporkan melalui Laporan Keberlanjutan ini. (FS12)

Hingga saat ini, Bank Mandiri belum memiliki *voting policy* karena *benchmarking peers* juga tidak punya *voting policy*.

Inisiatif Eksternal (GRI 102-12)

Kepuasan nasabah merupakan prioritas bagi Bank Mandiri. Untuk mencapai kepuasan tersebut, Bank Mandiri terus berupaya secara maksimal untuk meningkatkan kualitas produk dan layanan. Untuk itu, Bank Mandiri mengikuti dan mendukung berbagai panduan yang dikembangkan oleh pihak di luar Bank Mandiri yang berlaku secara nasional maupun internasional, seperti sertifikasi. Bank Mandiri memiliki beragam sertifikasi dan mendapatkan berbagai apresiasi dari pihak eksternal berupa penghargaan atas penerapan tata kelola, kinerja ekonomi, sosial dan lingkungan selama tahun pelaporan, seperti disampaikan dalam Sub Bab Penghargaan dan Sertifikasi pada halaman 8 laporan ini.

Selain berbagai sertifikasi, Bank Mandiri juga tercatat sebagai salah satu dari delapan Bank di Indonesia yang tergabung dalam “First Movers on Sustainable Banking.” Selanjutnya, Bank Mandiri dan 7 bank nasional yang merepresentasikan 49,5% aset perbankan nasional tersebut bersama dengan WWF-Indonesia membentuk Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada 31 Mei 2018.

Keanggotaan dalam Asosiasi (GRI 102-13) [C.5]

Sesuai dengan bidang usaha perusahaan, Bank Mandiri bergabung dalam berbagai asosiasi dan rutin membayar iuran keanggotaan setiap tahun. Hingga akhir tahun 2020, Bank Mandiri tidak mengikuti proyek maupun pengeluaran lain yang termasuk ke dalam asosiasi tertentu.

Tabel Keikutsertaan Dalam Asosiasi
Table of The Participation in the Association

No.	Nama Asosiasi Association name	Posisi di Asosiasi Position in the Association	Lingkup Scope
		(Anggota/Pengurus) / (Member/Committee)	
1	Asosiasi Emiten Indonesia	Anggota / Member	Nasional / National
2	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)	Anggota / Member	Nasional / National
3	Perhimpunan Bank Nasional	Pengurus / Caretaker	Nasional / National
4	Himpunan Bank Milik Negara	Anggota / Member	Nasional / National
5	Ikatan Bankir Indonesia (IBI)	Anggota / Member	Nasional / National
6	Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia (LAPSPI)	Anggota / Member	Nasional / National
7	Bankers Association for Risk Management (BARA)	Pengurus / Caretaker	Nasional / National
8	Institute of International Finance (IIF)	Anggota / Member	Internasional / International
9	World Economic Forum (WEF)	Anggota / Member	Internasional / International
10	APEC Business Advisory Council (ABAC)	Anggota / Member	Regional / Regional
11	Icio - Perkumpulan Chief Information Officer Indonesia	Pengurus / Caretaker	Nasional / National

The principle of prevention to minimize economic, environmental and social impacts at Bank Mandiri is getting stronger with the enactment of POJK No. 51/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, which entered into force for Bank Mandiri as Book Book 4 as of January 1, 2019. In line with the enactment of these regulations, Bank Mandiri has prepared risk standards related to sustainable finance in the form of Sustainable Financial Action Plan (RAKB) which was released and signed on November 28, 2018. The implementation of Sustainable Financial Action Plan during 2020 was reported through this Sustainability Report. (FS12)

Bank Mandiri has not had a voting policy yet, because benchmarking peers also do not have a voting policy.

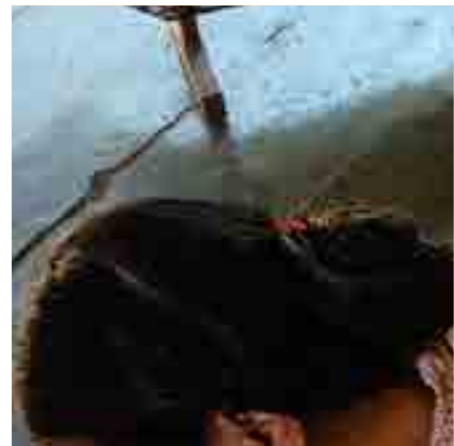
External Initiatives (GRI 102-12)

Customer satisfaction is a priority for Bank Mandiri. To achieve this satisfaction, Bank Mandiri continues to strive to improve the quality of products and services. To that end, Bank Mandiri follows and supports various guidelines developed by parties outside Bank Mandiri that apply nationally and internationally, such as certification. Bank Mandiri has a variety of certifications and has received various awards from external parties in the form of awards for the application of governance, economic, social and environmental performance during the reporting year, as stated in the Awards and Certification Sub-Section on page 8 of this report.

In addition to various certifications, Bank Mandiri is also listed as one of eight Banks in Indonesia that are members of “First Movers on Sustainable Banking.” Furthermore, Bank Mandiri and 7 national banks representing 49.5% of the national banking assets together with WWF-Indonesia formed the Indonesian Sustainable Financial Initiative (IKBI) on May 31, 2018.

Membership in Associations (GRI 102-13) [C.5]

In accordance with the company’s line of business, Bank Mandiri joins various associations and regularly pays membership fees annually. Until the end of 2019, Bank Mandiri will not participate in projects or other expenses that are included in certain associationst



Tata Kelola Perusahaan Berkelanjutan

Sustainable Corporate Governance

Dengan penerapan GCG yang tepat, sesuai dengan perundangundangan yang berlaku, dan *standard best practice* yang ada, Bank Mandiri optimistis akan mampu menjawab tantangan dan tuntutan dari pemangku kepentingan.

With proper GCG implementation, in accordance with applicable laws and regulations, and best standards existing practices, Bank Mandiri was optimistic that Bank Mandiri would be able to answer challenges and demands from stakeholders.





Tata Kelola Perusahaan Berkelanjutan

Sustainable Corporate Governance

Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*), yang selanjutnya disebut GCG, adalah prinsip-prinsip yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berlandaskan peraturan perundang-undangan dan etika berusaha. Sebagai korporasi yang bertanggungjawab, Bank Mandiri berupaya semaksimal mungkin untuk menerapkan GCG. Penerapan tersebut dilakukan tidak sekedar memenuhi ketentuan otoritas atau peraturan perundang-undangan yang berlaku, akan tetapi lebih didorong oleh kesadaran bahwa tata kelola yang baik merupakan kunci penting untuk meningkatkan kinerja dan keunggulan daya saing berkelanjutan.

Penerapan GCG kian menemukan nilai penting di tengah semakin meningkatnya harapan dari para pemangku kepentingan terhadap kinerja Bank Mandiri. Untuk mendapatkan hasil terbaik, selain menerapkan GCG, Bank Mandiri juga secara berkala melakukan asesmen untuk mengetahui tingkat keberhasilan penerapan GCG, sekaligus mengetahui kekurangannya sehingga bisa dilakukan upaya untuk memperbaikinya.

Bagi Bank Mandiri, penerapan GCG sekaligus juga merupakan sarana terbaik untuk menunjukkan kepada para pemegang saham bahwa investasi mereka aman dan berada di tangan pengelola yang tepat. Penerapan GCG secara total juga akan membuat kepercayaan para pemangku kepentingan kepada Bank Mandiri meningkat sehingga citra/reputasi Bank Mandiri ikut naik. Di tengah persaingan industri perbankan yang kian ketat, kinerja dan citra yang baik merupakan kunci penting untuk mengoptimalkan daya saing sehingga bisa memenangkan persaingan.

Dengan penerapan GCG yang tepat, sesuai dengan perundang-undangan yang berlaku, dan *standard best practice* yang ada, Bank Mandiri optimistis akan mampu menjawab tantangan dan tuntutan dari pemangku kepentingan. Lebih dari itu, dengan penerapan GCG, Bank Mandiri akan mampu bertahan, bahkan semakin berkembang dan berkelanjutan pada masa-masa mendatang

Prinsip-prinsip Tata Kelola

Penerapan GCG di Bank Mandiri dilakukan secara konsisten dan berkelanjutan dengan berpedoman pada sejumlah ketentuan, antara lain, Peraturan Menteri Negara Badan Usaha Milik Negara Nomor : PER — 01 /MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara, serta Peraturan Menteri Negara Badan Usaha

Good Corporate Governance, hereinafter referred to as GCG, are the principles that underlie a company management process and mechanism based on laws and regulations and business ethics. As a responsible corporation, Bank Mandiri makes every effort to implement GCG. The application is done not only to meet the provisions of the authority or the applicable laws and regulations, but is more driven by the awareness that good governance is an important key to improve performance and sustainable competitive advantage.

The application of GCG has increasingly found important value amid increasing expectations from stakeholders for Bank Mandiri's performance. To get the best results, in addition to implementing GCG, Bank Mandiri also periodically conducts assessments to determine the level of success in implementing GCG, as well as knowing its shortcomings so that efforts can be made to improve it.

For Bank Mandiri, the implementation of GCG is also the best means to show shareholders that their investment is safe and in the hands of the right manager. The total implementation of GCG will also increase the confidence of stakeholders in Bank Mandiri so that the image / reputation of Bank Mandiri will also increase. In the midst of increasingly fierce competition in the banking industry, good performance and image are important keys to optimizing competitiveness so that they can win the competition.

With the proper implementation of GCG, in accordance with applicable laws, and existing best practice standards, Bank Mandiri is optimistic that it will be able to answer the challenges and demands of stakeholders. More than that, with the implementation of GCG, Bank Mandiri will be able to survive, even more developed and sustainable in the future

Governance Principles

The implementation of GCG at Bank Mandiri is carried out consistently and continuously based on a number of provisions, including, Regulation of the Minister of State Owned Enterprises Number: PER - 01 / MBU / 2011 concerning Implementation of Good Corporate Governance (Good Corporate Governance) on State Owned Enterprises, and Regulation of the Minister of State Owned



Milik Negara Nomor : PER- 09 /MBU/2012 tentang Perubahan Atas Peraturan Menteri Negara Badan Usaha Milik Negara Nomor PER-01/MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara.

Enterprises Number: PER-09 / MBU / 2012 concerning Amendments to Regulation of the Minister of State Owned Enterprises Number PER-01 / MBU / 2011 concerning the Implementation of Good Corporate Governance in State Owned Enterprises.

Implementasi GCG oleh segenap insan Bank Mandiri telah menghasilkan kinerja yang sangat membanggakan pada tahun pelaporan. Keberhasilan itu tak lepas dari tekad yang kuat dalam menerapkan prinsip-prinsip tata kelola yang baik sebagai berikut:

The implementation of GCG by all Bank Mandiri personnel resulted in a very encouraging performance in the reporting year. This success could not be separated from a strong determination to apply the following principles of good governance:

Tabel Penerapan Prinsip Tata Kelola
Table of Governance Principles Implementation

Prinsip-prinsip Tata Kelola Principles of Governance	Uraian Philosophy
Transparansi Transparency	<ol style="list-style-type: none"> 1. Bank Mandiri mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh pihak yang berkepentingan (<i>stakeholders</i>). 2. Bank Mandiri mengungkapkan informasi yang meliputi tetapi tidak terbatas pada visi, misi, sasaran usaha, strategi, kondisi keuangan dan non keuangan Bank Mandiri, susunan Direksi dan Dewan Komisaris, pemegang saham pengendali, pengelolaan risiko, sistem pengawasan dan pengendalian internal, penerapan fungsi kepatuhan, sistem dan implementasi <i>Good Corporate Governance</i> serta informasi dan fakta material yang dapat mempengaruhi keputusan investor. 3. Kebijakan Bank Mandiri harus tertulis dan dikomunikasikan kepada <i>stakeholders</i> yang berhak memperoleh informasi tentang kebijakan tersebut. 4. Prinsip keterbukaan tetap memperhatikan ketentuan rahasia Bank Mandiri, rahasia jabatan dan hak-hak pribadi sesuai peraturan yang berlaku. <ol style="list-style-type: none"> 1. Bank Mandiri discloses information in a timely, adequate, clear, accurate and comparable manner and can be accessed by interested parties (<i>stakeholders</i>). 2. Bank Mandiri discloses information but is not limited to the vision, mission, business objectives, strategy, financial and non-financial conditions, the composition of the Board of Directors and Board of Commissioners, controlling shareholders, risk management, supervision and internal control systems, implementation of compliance functions, system and implementation of Good Corporate Governance and information and material facts that can influence investor decisions. 3. Bank Mandiri policies must be written and communicated to stakeholders to obtain information about the policy. 4. The principle of openness always considers Bank Mandiri confidentiality, position confidentiality, and personal rights in accordance with applicable regulations.
Akuntabilitas Accountability	<ol style="list-style-type: none"> 1. Bank Mandiri menetapkan sasaran usaha dan strategi untuk dapat dipertanggungjawabkan kepada <i>stakeholders</i>. 2. Bank Mandiri menetapkan tugas dan tanggung jawab yang jelas bagi masing-masing organ anggota Dewan Komisaris dan Direksi serta seluruh jajaran di bawahnya yang selaras dengan visi, misi, nilai-nilai Perusahaan, sasaran usaha dan strategi Bank Mandiri. 3. Bank Mandiri harus meyakini bahwa masing-masing anggota Dewan Komisaris dan Direksi maupun seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan <i>Good Corporate Governance</i>. 4. Bank Mandiri menetapkan <i>check and balance system</i> dalam pengelolaan perusahaan. 5. Bank Mandiri memiliki ukuran kinerja dari semua Jajaran Bank Mandiri berdasarkan ukuran yang disepakati secara konsisten dengan nilai perusahaan (<i>Corporate Culture Values</i>), sasaran usaha dan strategi Bank Mandiri serta memiliki <i>rewards and punishment system</i>. <ol style="list-style-type: none"> 1. Bank Mandiri sets accountable business objectives and strategies to stakeholders. 2. Bank Mandiri establishes clear duties and responsibilities for each member of Board of Commissioners and Directors as well as all positions below in line with Bank Mandiri vision, mission, values, business objectives and strategies. 3. Bank Mandiri believes that each member of Board of Commissioners and Directors and the entire positions below have competencies in accordance with their responsibilities and understand their role in the implementation of Good Corporate Governance. 4. Bank Mandiri sets a check and balance system in company management. 5. Bank Mandiri has performance assessment from all levels based on agreed sizes consistently with Corporate Culture
Responsibilitas Responsibility	<ol style="list-style-type: none"> 1. Bank Mandiri berpegang pada prinsip kehati-hatian (<i>prudential banking practices</i>) dan menjamin kepatuhan terhadap peraturan yang berlaku. 2. Bank Mandiri sebagai <i>good corporate citizen</i> peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar. <ol style="list-style-type: none"> 1. The Company adheres to the principles of prudence (<i>prudential banking practices</i>) and ensures compliance with applicable regulations. 2. The Company as a good corporate citizen cares about the environment and carries out social responsibility appropriately.



Prinsip-prinsip Tata Kelola Principles of Governance	Uraian Philosophy
Independensi Independence	<ol style="list-style-type: none"> 1. Bank Mandiri menghindari terjadinya dominasi yang tidak wajar oleh <i>stakeholders</i> manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan (<i>conflict of interest</i>). 2. Bank Mandiri mengambil keputusan secara obyektif dan bebas dari segala tekanan dari pihak manapun. <ol style="list-style-type: none"> 1. Bank Mandiri avoids improper domination by any stakeholders and is not affected by unilateral interests and free of conflict of interest. 2. Bank Mandiri makes decisions objectively and is free from any pressure from any party.
Kewajaran dan Kesetaraan Fairness and Equality	<ol style="list-style-type: none"> 1. Bank Mandiri memperhatikan kepentingan seluruh <i>stakeholders</i> berdasarkan asas kesetaraan dan kewajaran (<i>equal treatment</i>). 2. Bank Mandiri memberikan kesempatan kepada seluruh <i>stakeholders</i> untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank Mandiri serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan. <ol style="list-style-type: none"> 1. Bank Mandiri concerns the interests of all stakeholders based on the principle of equality and fairness (equal treatment). 2. Bank Mandiri provides opportunities for all stakeholders to provide input and express opinions upon company interests and open access to information in accordance with the principle of transparency.

Struktur Tata Kelola (GRI 102-18)

Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT) menyebutkan bahwa Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan di Bank Mandiri menganut sistem dua badan (*two tier system*) yaitu Dewan Komisaris dan Direksi yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam Anggaran Dasar dan peraturan perundang-undangan.

Sesuai dengan Undang-undang Perseroan Terbatas, maka struktur tata kelola Bank Mandiri terdiri dari RUPS, Dewan Komisaris dan Direksi. Untuk memaksimalkan fungsi pengawasan, Dewan Komisaris dibantu oleh organ pendukung berupa Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, Komite Tata Kelola Terintegrasi, dan Sekretaris Dewan Komisaris. Sementara itu, Direksi dibantu oleh Komite di bawah Direksi, yakni *Asset & Liability Committee*, *Risk Management & Credit Policy Committee*, *IT Committee*, *Policy & Procedure Committee*, *Capital & Subsidiaries Committee*, *Human Capital Policy Committee*, *Credit Committee*, *Business Committee*, *Integrated Risk Committee* dan Sekretaris Perusahaan.

Sejalan dengan keluarnya POJK 18/POJK.03/2014 tentang Tata Kelola Terintegrasi, Bank Mandiri kemudian membentuk Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kerja Audit Intern Terintegrasi. Satuan-satuan ini dibentuk untuk membangun sinergi dan aliansi bisnis yang kuat antara Bank Mandiri dengan Entitas Anak Perusahaan.

Organ tata kelola di Bank Mandiri semakin lengkap setelah POJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik diberlakukan per 1 Januari 2019. Peraturan ini antara lain mengatur tentang perlu adanya pegawai, pejabat

Governance Structure (GRI 102-18)

The Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies states that Corporation's Organ consists of the General Meeting of Shareholders (GMS), and Board of Commissioners and Directors. The management system at Bank Mandiri adheres to a two-tier system, namely the Board of Commissioners and Directors who have clear authority and responsibility according to their respective functions as mandated in the Articles of Association and policies.

Referring to the aforementioned Law, Bank Mandiri governance structure consists of the GMS, the Board of Commissioners and Directors. To maximize the supervisory function, the Board of Commissioners is assisted by supporting aspects in the form of Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, Integrated Governance Committee, and Secretary of the Board of Commissioners. Meanwhile, the Directors are assisted by Committees under the Board of Directors, namely the Asset & Liability Committee, Risk Management & Loan Policy Committee, IT Committee, Policy & Procedure Committee, Capital & Subsidiaries Committee, Human Capital Policy Committee, Credit Committee, Business Committee, Integrated Risk Committee and Corporate Secretary.

In line with the issuance of Regulation of FSA 18 / POJK.03 / 2014 concerning Integrated Governance, Bank Mandiri subsequently formed the Integrated Compliance Work Unit, Integrated Risk Management Work Unit and Integrated Internal Audit Work Unit. These units were formed to build strong business synergies and alliances between Bank Mandiri and its Subsidiary Entities.

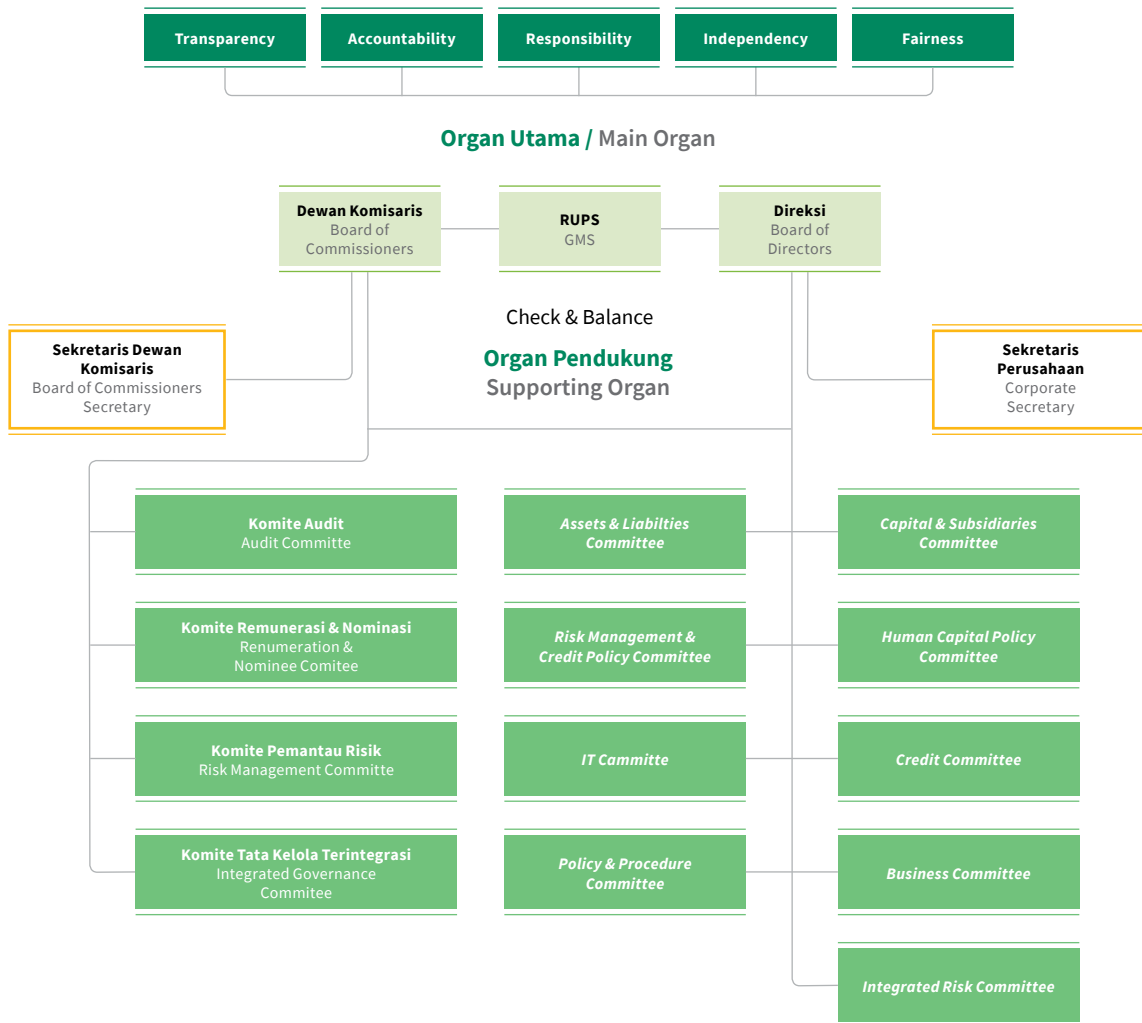
The governance organs at Bank Mandiri are becoming more complete after Regulation of FSA Number 51 / POJK.03 / 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies came into force as of January 1, 2019. This regulation, among others, regulates



dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan. Untuk itu, Bank Mandiri telah membentuk Unit LST (Lingkungan, Sosial, Tata Kelola) yang bertanggungjawab mengenai penerapan Keuangan Berkelanjutan Bank Mandiri. Unit ini berada dalam pengawasan RMPC (*Risk Management Policy Commiittee*). [E.1]

the need for employees, officials and / or work units responsible for implementing Sustainable Finance. For this reason, Bank Mandiri has established an Environmental, Social and Governance Unit (LST) which is responsible for implementing Bank Mandiri's Sustainable Finance. This unit is under the supervision of the RMC (Risk Management Policy Committee). [E.1]

Struktur Tata kelola Bank Mandiri Bank Mandiri Governance Structure





Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham, yang selanjutnya disebut RUPS, adalah Organ Perseroan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas dan/atau Anggaran Dasar.

RUPS terdiri atas RUPS Tahunan dan RUPS lainnya. RUPS Tahunan wajib diadakan dalam jangka waktu paling lambat 6 (enam) bulan setelah tahun buku berakhir. Sementara itu, RUPS lainnya, yang lazim disebut sebagai RUPS Luar Biasa, dapat diadakan setiap waktu berdasarkan kebutuhan untuk kepentingan Bank Mandiri.

Selama tahun 2020, Bank Mandiri menyelenggarakan 1 (satu) kali RUPS Tahunan dan 1 (satu) kali RUPS Luar Biasa, sebagaimana disajikan dalam tabel berikut:

The General Meeting of Shareholders, hereinafter referred to as the GMS, is a Company Organ which has the authority not given to Board of Directors or Board of Commissioners within the limits specified in Law Number 40 of 2007 concerning Limited Liability Companies and / or articles of association.

The GMS consists of Annual GMS and other GMS. Annual GMS must be held no later than 6 (six) months after the financial year ends. Meanwhile, the other GMS, commonly referred to as the Extraordinary GMS, can be held at any time based on needs for the Company benefit.

During 2020, Bank Mandiri held 1 (one) Annual GMS and 1 (one) Extraordinary GMS, as presented in the following table:

Tabel Penyelenggaraan RUPS Tahun 2020

Table of GMS 2020

No.	Jenis RUPS Type of GMS	Tempat/Waktu Penyelenggaraan Place / Time of Meeting
1	RUPS Tahunan Annual GMS	Rabu, 19 Februari 2020 Pukul 14.28-17.15 WIB Auditorium Plaza Mandiri Lantai 3 Jl. Jenderal Gatot Subroto Kav 36-38, Jakarta, 12190
		Wednesday, 19 February 2020 14.28-17.15 WIB Plaza Mandiri Auditorium 3rd Floor Jl. Jenderal Gatot Subroto Kav 36-38, Jakarta, 12190
2	RUPS Luar Biasa Extraordinary GMS	Rabu, 21 Oktober 2020 Pukul 14.27 s/d 15.11 Auditorium Plaza Mandiri Lantai 3 Jl. Jenderal Gatot Subroto Kav 36-38, Jakarta, 12190
		Wednesday, October 21, 2020 14:27 to 15.11 Plaza Mandiri Auditorium 3rd Floor Jl. Jenderal Gatot Subroto Kav 36-38, Jakarta, 12190

Dewan Komisaris

Board of Commissioners

Dewan Komisaris adalah Organ Perseroan yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberi nasihat kepada Direksi atas implementasi strategi bisnis Bank Mandiri. Secara lebih rinci, tugas dan tanggung jawab Dewan Komisaris berdasarkan Tata Tertib

The Board of Commissioners is the Company Organ conducting supervision in general and / or specifically in accordance with the Articles of Association as well as advising Board of Directors on the implementation of Bank Mandiri business strategy. In more detail, the duties and responsibilities of Board of Commissioners based on



Dewan Komisaris Bank Mandiri adalah sebagai berikut:

1. Tugas dan Tanggung Jawab Dewan Komisaris mencakup:
 - a. Melakukan pengawasan terhadap pengurusan Bank Mandiri yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan Perusahaan, pelaksanaan ketentuan Anggaran Dasar dan keputusan RUPS dan/atau RUPS Luar Biasa dan peraturan perundang-undangan yang berlaku.
 - b. Memastikan terselenggaranya pelaksanaan *Good Corporate Governance* dalam setiap kegiatan usaha Bank Mandiri serta melakukan evaluasi terhadap kebijakan tata kelola perusahaan secara terintegrasi.
 - c. Menjaga kepentingan Bank Mandiri dengan memperhatikan kepentingan para Pemegang Saham dan bertanggung jawab kepada RUPS.
 - d. Meneliti dan menelaah Laporan Tahunan yang disiapkan Direksi serta menandatangani Laporan Tahunan tersebut.
 - e. Memberikan pendapat dan saran atas Rencana Kerja dan Anggaran tahunan yang diusulkan Direksi dan mengesahkannya sesuai ketentuan pada Anggaran Dasar.
 - f. Memonitor perkembangan kegiatan Bank Mandiri.
 - g. Memberikan pendapat dan saran kepada pemegang saham mengenai masalah yang dianggap penting bagi pengurusan Bank Mandiri.
 - h. Melaporkan dengan segera kepada RUPS apabila terjadi gejala menurunnya kinerja Bank Mandiri dengan disertai saran mengenai langkah perbaikan yang harus ditempuh.
 - i. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukannya (a) pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan (b) keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank Mandiri.
 - j. Mengusulkan kepada RUPS penunjukan Akuntan Publik yang akan melakukan pemeriksaan atas pembukuan Bank Mandiri
2. Dalam menjalankan tugasnya melakukan pengawasan dan pemberian nasihat, Dewan Komisaris bertanggung jawab untuk:
 - a. Memberikan pendapat dan nasihat kepada manajemen tentang penentuan visi, misi, budaya dan nilai-nilai Bank Mandiri.
 - b. Melakukan *review* dan memberikan pendapat tentang strategi usaha yang diterapkan Bank Mandiri.
 - c. Melakukan *review*, memberikan pendapat dan nasihat atas sistem pengelolaan sumber daya manusia.
 - d. Melakukan penilaian, memberikan pendapat serta nasihat atas sistem pengendalian risiko.
 - e. Melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan *Business Plan* dan penjabarannya kedalam Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahunan.
 - f. Memberikan persetujuan atas rancangan keputusan keputusan bisnis strategis atau kebijakan yang memenuhi perundang-undangan, Anggaran Dasar dan keputusan RUPS dan *prudential banking practices* termasuk komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).

Bank Mandiri Board of Commissioners Regulations are as follows.

1. Duties and Responsibilities of Board of Commissioners include:
 - a. Supervise the company management by Board of Directors and provide advice to Board of Directors including work plans, company development, implementation of Articles of Association and resolutions of the GMS and / or the Extraordinary GMS and applicable laws and regulations.
 - b. Ensure the implementation of Good Corporate Governance in every business activities and evaluate integrated corporate governance policies.
 - c. Maintain the interests of the Company by concerning the interests of the Shareholders and being responsible to the GMS.
 - d. Research and review the Annual Report prepared by Board of Directors and sign the Annual Report.
 - e. Provide opinions and suggestions on annual Work and Budget Plans proposed by Board of Directors and ratify it according to the provisions of the Articles of Association.
 - f. Monitor the progress of the company's activities.
 - g. Give opinions and suggestions to shareholders regarding vital issues for the management of the Company.
 - h. Report immediately to GMS if there is sign of declining company performance as well as provide suggestions regarding to must-be-taken corrective steps.
 - i. Notify the Financial Services Authority no later than 7 (seven) working days from the discovery of (a) violations of laws and regulations in the field of finance and banking; and (b) circumstances or estimates of circumstances that could endanger the sustainability of the Company's business.
 - j. Propose to GMS to appoint a Public Accountant who will conduct an audit of the Company's reports
2. In carrying out its duties to supervise and give advice, Board of Commissioners is responsible for:
 - a. Give opinions and advice to management about determination of Bank Mandiri vision, mission, culture and values.
 - b. Review and provide opinions about strategies business implemented by Bank Mandiri.
 - c. Conduct reviews, provide opinions and advice on the system of human resource Management
 - d. Assess, provide opinions and advice on risk control system.
 - e. Assess, provide opinions and advice on Business Plan Design and its description into Annual Corporate Work and Budget Plan.
 - f. Give approval for strategic business or policy draft decision that meets policies, Articles of Association and GMS as well as prudential decision banking practices including commitment to avoid any form of conflict of interest.



- g. Melakukan penilaian atas laporan auditor internal maupun eksternal dan memberikan nasihat kepada manajemen atas hal-hal yang perlu ditindaklanjuti.
 - h. Melakukan pengawasan secara periodik dan memberikan nasihat kepada manajemen atas penyelenggaraan tata kelola perusahaan yang baik.
 - i. Melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/persetujuan atas perubahan RKAP sesuai dengan ketentuan yang berlaku.
 - j. Menyampaikan laporan pengawasan pemegang saham pada saat RUPS Tahunan dan/atau RUPS Luar Biasa.
 - k. Melakukan pengawasan atas mutu pelayanan Bank Mandiri kepada nasabah dan memberikan nasihat yang diperlukan kepada manajemen.
 - l. Melakukan penilaian, memberikan pendapat serta nasihat atas penerapan manajemen risiko mencakup pula hal-hal yang terkait dengan pengendalian *Fraud*.
 - m. Menyusun program kerja Dewan Komisaris yang di dalamnya termasuk program Komite-Komite penunjang Dewan Komisaris.
3. Setiap Komisaris harus memperhatikan tugas, tanggung jawab dan batasan-batasan termasuk yang diatur dalam peraturan perundangan.

- g. Assess the internal and external auditor reports and provide advice to management on matters that need to be followed up.
 - h. Conduct periodic supervision and provide advice to management for the implementation of good corporate governance.
 - i. Periodically supervise the implementation of Corporate Work and Budget Plan and provide opinions / approvals for changes to Corporate Work and Budget Plan in accordance with applicable regulations.
 - j. Submit shareholder supervision reports at the Annual GMS and / or Extraordinary GMS.
 - k. Supervise the quality of Bank Mandiri services to customers and provide the necessary advice to the management.
 - l. Assess, provide opinions and advice on the application of risk management including related matters with Fraud control.
 - m. Compile the work program of Board of Commissioners including programs supporting Board of Commissioners.
3. Each Commissioner must pay attention to the duties, responsibilities and limitations, including those stipulated in the laws and regulations.

Susunan Dewan Komisaris

Selama tahun 2020, susunan Dewan Komisaris Bank Mandiri mengalami perubahan jumlah dan komposisi, sebagaimana hasil RUPS Tahunan Bank Mandiri pada Rabu, 19 Februari 2020.

Tabel Dewan Komisaris per 31 Desember 2021
Table of the Board of Commissioners as of December 31, 2021

Nama Name	Jabatan Position	Pelaksana Uji Kelayakan dan Kelayakan Implementing fit and proper test	Dasar Pengangkatan Basic Appointment	Tanggal Efektif Effective Date
Muhamad Chatib Basri	Komisaris Utama/Komisaris Independen President Commissioner/ Independent Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	29 Mei 2020 May 29, 2020
Andrinof A. Chaniago	Wakil Komisaris Utama/ Komisaris Independen Deputy Chief Commissioner/ Independent Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	23 Juni 2020 June 23, 2020

Board of Commissioners Composition

During 2020, the composition of the Board of Commissioners of Bank Mandiri has changed in number and composition, as shown in the results of the Annual General Meeting of Shareholders of Bank Mandiri on Wednesday, 19 February 2020.



Nama Name	Jabatan Position	Pelaksana Uji Kepatan dan Kelayakan Implementing fit and proper test	Dasar Pengangkatan Basic Appointment	Tanggal Efektif Effective Date
Boedi Armanto	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	03 Juli 2020 July 03, 2020
Loeke Larasati A.	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	02 September 2020 September 02, 2020
Mohamad Nasir	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	03 Juli 2020 July 03, 2020
Ardan Adiperdana	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	03 Oktober 2016 October 03, 2016
Rionald Silaban	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	12 Februari 2020 February 12, 2020
Arif Budimanta	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	04 Agustus 2020 August 04, 2020
Nawal Nely	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	24 Agustus 2020 August 24, 2020
Faried Utomo	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Service Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual General Meeting of shareholders on 19 February 2020	04 Agustus 2020 August 04, 2020

Komposisi Anggota Dewan Komisaris Bank Mandiri telah berimbang antara jumlah Anggota Dewan Komisaris Independen dengan jumlah Anggota Dewan Komisaris non Independen. Meskipun tidak terdapat keragaman gender pada susunan Dewan Komisaris namun sepanjang perjalanan Bank Mandiri telah menunjukkan keragaman tersebut. Kompetensi, pengalaman dan latar belakang pendidikan Dewan Komisaris Bank Mandiri saat ini terpenuhi dalam rangka melaksanakan tugas pengawasan Dewan Komisaris. Untuk menjaga sikap independensi selalu konsisten, pada setiap akhir tahun anggota Dewan Komisaris menandatangani pernyataan sikap independen.

The composition of the Board of Commissioners Members of Bank Mandiri has balanced between the number of the Independent Commissioners Members and the number of non-Independent Commissioners. Although there is no gender diversity in the composition of the Board of Commissioners, throughout the journey Bank Mandiri has shown such diversity. The competence, experience and educational background of the Board of Commissioners of Bank Mandiri are currently fulfilled in order to carry out the supervisory duties of the Board of Commissioners. To maintain a consistent independent attitude, at the end of each the year, the Board of Commissioners Members sign an independent position statement.



Direksi

Board of Directors

Direksi adalah Organ Bank Mandiri yang berwenang dan bertanggung jawab penuh atas pengurusan Bank Mandiri untuk kepentingan Bank Mandiri, sesuai dengan maksud dan tujuan Bank Mandiri serta mewakili Bank Mandiri, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar. Sesuai Anggaran Dasar, tugas dan tanggung jawab Direksi Bank Mandiri adalah sebagai berikut: [5.a]

1. Menjalankan dan bertanggung jawab atas pengurusan Bank Mandiri untuk kepentingan serta sesuai dengan maksud dan tujuan Bank Mandiri yang ditetapkan dalam Anggaran Dasar dan bertindak selaku pimpinan dalam pengurusan tersebut.
2. Memelihara dan mengurus kekayaan Bank Mandiri.

Direksi bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank Mandiri dalam mencapai maksud dan tujuan Bank Mandiri.

The Board of Directors is Bank Mandiri Organ that is authorized and fully responsible for the management of the Company for the benefit of the Company, in accordance with the goals of the Company and representing the Company, both inside and outside the court in accordance with the Articles of Association. In accordance with the Articles of Association, the duties and responsibilities of Bank Mandiri Directors are as follows [5.a]

1. Run and take responsibility for managing Bank Mandiri for interests and in accordance with the goals of the Company stipulated in the Articles of Association and act as leader in the organization.
2. Maintain and manage Bank Mandiri assets.

The Directors are fully responsible for carrying out their duties the interests of Bank Mandiri in achieving the goals.

Susunan Direksi

Pada tahun 2020, Direksi mengalami perubahan komposisi dan nomenklatur, seperti ditetapkan dalam RUPS Luar Biasa pada Rabu, 21 Oktober 2020, di Jakarta. Adapun komposisi Direksi per 31 Desember 2020 adalah sebagai berikut:

Board of Directors

In 2020, the Board of Directors had changes in composition and nomenclature, as stipulated in the Extraordinary GMS on Wednesday, October 21, 2020, in Jakarta. The composition of the Board of Directors as of 31 December 2020 is as follows:

Tabel Direksi per 31 Desember 2020

Board of Directors table as of December 31, 2020

Nama Name	Jabatan Position	Pelaksana Uji Kelayakan dan Kelayakan Implementing fit and proper test	Dasar Pengangkatan Basic Appointment	Tanggal Efektif Effective Date
Darmawan Junaidi	Direktur Utama President Director	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS on October 21, 2020	23 Desember 2020 December 23, 2020
Alexandra Askandar	Wakil Direktur Utama Vice Director	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS on October 21, 2020	23 Desember 2020 December 23, 2020
Ahmad Siddik Badruddin	Direktur Manajemen Risiko Director of Risk Management	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan tanggal 16 Maret 2015 Annual GMS on March 16, 2015	25 Juni 2015 June 25, 2015
Rico Usthavia Frans	Direktur Information Technology Director of Information Technology	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan tanggal 21 Maret 2016 Annual GMS on March 21, 2016	20 Juli 2016 July 20, 2016
Agus Dwi Handaya	Direktur Kepatuhan dan SDM Director of Compliance and HR	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan tanggal 21 Maret 2018 Annual GMS on March 21, 2018	12 September 2018 September 12, 2018



Nama Name	Jabatan Position	Pelaksana Uji Kepatutan dan Kelayakan Implementing fit and proper test	Dasar Pengangkatan Basic Appointment	Tanggal Efektif Effective Date
Panji Irawan	Direktur Treasury dan International Banking Director of Treasury and International Banking	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan tanggal 21 Maret 2018 Annual GMS on March 21, 2018	4 September 2018 September 4, 2018
Riduan	Direktur Commercial Banking Director of Commercial Banking	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 7 Januari 2019 Extraordinary GMS on January 7, 2019	15 Mei 2019 May 15, 2019
Aquarius Rudianto	Direktur Jaringan dan Retail Banking Director of Network and Retail Banking	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan tanggal 19 Februari 2020 Annual GMS on February 19, 2020	2 September 2020 September 2, 2020
Toni Eko Boy Subari	Direktur Operation Director of Operation	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS on October 21, 2020	15 Januari 2021 January 15, 2021
Susana Indah Kris Indriati	Direktur Corporate Banking Director of Corporate Banking	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS on October 21, 2020	21 Januari 2021 January 21, 2021
Rohan Hafas	Direktur Hubungan Kelembagaan Director of Institutional Relations	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS on October 21, 2020	23 Desember 2020 December 23, 2020
Sigit Prastowo	Direktur Keuangan dan Strategi Director of Finance and Strategies	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 21 Oktober 2020 Extraordinary GMS on October 21, 2020	23 Desember 2020 December 23, 2020

Pengembangan Kompetensi Direksi, Dewan Komisaris, dan Unit LST (Lingkungan, Sosial, Tata Kelola) [E.2]

Sebagai salah satu bank yang menandatangani Nota Kesepahaman Pembentukan Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada 2018, maka Bank Mandiri berupaya secara maksimal untuk meningkatkan kompetensi dan wawasan bagi manajemen maupun pegawai dari seluruh jenjang untuk mengikuti berbagai pelatihan dan pengembangan terkait keuangan berkelanjutan. Peningkatan kompetensi ini terus dilakukan dan disosialisasikan dalam internal Bank Mandiri, termasuk ke unit kerja kredit yang memastikan penyaluran kredit sesuai dengan prinsip keuangan berkelanjutan. Secara lebih khusus, pengembangan kompetensi Dewan Komisaris, Direksi dan Unit LST (Lingkungan, Sosial dan Tata Kelola) Bank Mandiri selama tahun 2020 disampaikan dalam tabel berikut: (FS4)

Competency Development of Directors, Board of Commissioners, and Committees (Environmental, Social, Governance) [E.2]

As one of the banks that signed the Memorandum Understanding of the Formation of Financial Initiatives Sustainable Indonesia (IKBI) in 2018, then the Bank Mandiri strives to improve competence and insight for management as well employees from all levels to participate in various training and development related to finance sustainable. This increase in competence continues carried out and socialized within the Bank Mandiri, including the credit working unit that ensures lending in accordance with financial principles sustainable. More specifically, development competence of the Board of Commissioners, Directors and LST Unit (Environment, Social and Governance) Bank Mandiri during 2019 delivered in the following table: (FS4)



Tabel Pengembangan Kompetensi Dewan Komisaris
Board of Commissioners Competency Development Table

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competence Development/ Training Materials	Waktu dan Tempat Pelaksanaan Time and Venue of the Implementation	Penyelenggara Organizer
Muhamad Chatib Basri	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	Seminar: <i>Annual Meeting</i> WEF di Davos Seminar: WEF Annual Meeting in Davos	Swiss, 21 – 24 Januari 2020 Swiss, January 21-24, 2020	WEF
		Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Andrinof A. Chaniago	Wakil Komisaris Utama/ Komisaris Independen Vice President Commissioner/ Independent Commissioner	Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Ardan Adiperdana	Komisaris Commissioner	Seminar: <i>Visualizing the New Normal in Bank Lending</i> Seminar: Visualizing the New Normal in Bank Lending	Jakarta, 2 Desember 2020 Jakarta, December 2 2020	Bara Risk Forum
		Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Rionald Silaban	Komisaris Commissioner	Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Nawal Nely	Komisaris Commissioner	Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Arif Budimanta	Komisaris Commissioner	Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Faried Utomo	Komisaris Commissioner	Webinar: <i>Progress</i> Pengadaan dan Rencana Distribusi Vaksin COVID-19 Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
		Sertifikasi: Uji Kompetensi bidang Manajemen Risiko Level 1 Komisaris Certification: Competency Test in Risk Management Level 1 Commissioner	Jakarta, 9 Maret 2020 Jakarta, March 9, 2020	LSPP
Boedi Armanto	Komisaris Independen Komisaris Independen	Seminar: <i>Visualizing the New Normal in Bank Lending</i> Seminar: Visualizing the New Normal in Bank Lending	Jakarta, 2 Desember 2020 Jakarta, December 2, 2020	Bara Risk Forum



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competence Development/ Training Materials	Waktu dan Tempat Pelaksanaan Time and Venue of the Implementation	Penyelenggara Organizer
Mohamad Nasir	Komisaris Independen Independent Commissioner	Seminar: <i>Visualizing the New Normal in Bank Lending</i> Seminar: Visualizing the New Normal in Bank Lending	Jakarta, 2 Desember 2020 Jakarta, December 2, 2020	Bara Risk Forum
		Webinar: <i>Progress Pengadaan dan Rencana Distribusi Vaksin COVID-19</i> Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri
Loeke Larasati Agoestina	Komisaris Independen Independent Commissioner	Seminar: <i>Visualizing the New Normal in Bank Lending</i> Seminar: Visualizing the New Normal in Bank Lending	Jakarta, 2 Desember 2020 Jakarta, 2 Desember 2020	Bara Risk Forum
		Webinar: <i>Progress Pengadaan dan Rencana Distribusi Vaksin COVID-19</i> Webinar: Progress of COVID-19 Vaccine Procurement and Distribution Plan	Jakarta, 8 Desember 2020 Jakarta, December 8, 2020	Bank Mandiri

Tabel Pengembangan Kompetensi Direksi
Board of Directors Competency Development Table

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competence Development/ Training Materials	Waktu dan Tempat Pelaksanaan Time and Venue of the Implementation	Penyelenggara Organizer
Darwaman Junaidi	Direktur Utama President Director	Webinar: <i>Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</i> Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine	Online, 8 Desember 2020 Online, December 8, 2020	Kementerian BUMN Ministry of SOEs
Alexandra Askandar	Wakil Direktur Utama Vice President Director	Refreshment: <i>Embedding sustainability programs into Banks's Business Model</i> Refreshment: Embedding sustainability programs into Banks's Business Model	Jakarta, 12-13 Maret 2020 Jakarta, March 12-13, 2020	Bara Risk Forum
		Webinar: <i>Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</i> Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine	Online, 8 Desember 2020 Online, December 8, 2020	Kementerian BUMN Ministry of SOEs
Ahmad Siddik Badruddin	Direktur Manajemen Risiko Director of Risk Management	Refreshment: <i>Embedding sustainability programs into Banks's Business Model</i> Refreshment: Embedding sustainability programs into Banks's Business Model	Jakarta, 12-13 Maret 2020 Jakarta, March 12-13, 2020	Bara Risk Forum



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competence Development/ Training Materials	Waktu dan Tempat Pelaksanaan Time and Venue of the Implementation	Penyelenggara Organizer
		<p>Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</p> <p>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</p>	<p><i>Online</i>, 8 Desember 2020 Online, December 8, 2020</p>	<p>Kementerian BUMN Ministry of SOEs</p>
Rico Usthavia Frans	<p>Direktur Information Technology Director of Information Technology</p>	<p>Refreshment: The Impact of COVID-19 Pandemic on Banking Industry di Jakarta</p> <p>Refreshment: The Impact of COVID-19 Pandemic on Banking Industry di Jakarta</p>	<p>Jakarta, 13 Juni 2020 Jakarta, June 13, 2020</p>	<p>Bara Risk Forum</p>
		<p>Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</p> <p>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</p>	<p><i>Online</i>, 8 Desember 2020 Online, December 8, 2020</p>	<p>Kementerian BUMN Ministry of SOEs</p>
Agus Dwi Handaya	<p>Direktur Kepatuhan & SDM Director of Compliance and Human Resources</p>	<p>Refreshment: Embedding sustainability programs into Banks's Business Model</p> <p>Refreshment: Embedding sustainability programs into Banks's Business Model</p>	<p>Jakarta, 12-13 Maret 2020 Jakarta, March 12-13, 2020</p>	<p>Bara Risk Forum</p>
		<p>Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</p> <p>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</p>	<p><i>Online</i>, 8 Desember 2020 Online, December 8, 2020</p>	<p>Kementerian BUMN Ministry of SOEs</p>
Panji Irawan	<p>Direktur Treasury & International Banking Director of Treasury & International Banking</p>	<p>Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</p> <p>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</p>	<p><i>Online</i>, 8 Desember 2020 Online, December 8, 2020</p>	<p>Kementerian BUMN Ministry of SOEs</p>
Aquarius Rudianto	<p>Direktur Jaringan dan Retail Banking Director of Network & Retail Banking</p>	<p>Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</p> <p>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</p>	<p><i>Online</i>, 8 Desember 2020 Online, December 8, 2020</p>	<p>Kementerian BUMN Ministry of SOEs</p>
Riduan	<p>Direktur Commercial Banking Director of Commercial Banking</p>	<p>Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19</p> <p>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</p>	<p><i>Online</i>, 8 Desember 2020 Online, December 8, 2020</p>	<p>Kementerian BUMN Ministry of SOEs</p>



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competence Development/ Training Materials	Waktu dan Tempat Pelaksanaan Time and Venue of the Implementation	Penyelenggara Organizer
Toni Eko Boy Subari	Direktur Operation Director of Operation	Seminar: Membangun Jiwa Kepemimpinan Melalui <i>Techno-Socio Entrepreneurship</i> <i>Seminar: Building a Leadership Spirit through Techno-Socio Entrepreneurship</i>	Jakarta, 10 Agustus 2020 Jakarta, August 10, 2020	Bank Mandiri
		Leadtalks: Achieving Our Goal To Be Preferred Financial Partner Leadtalks: Achieving Our Goal To Be Preferred Financial Partner	Online, 28 September 2020 Online, September 28, 2020	Bank Mandiri
Rohan Hafas	Direktur Hubungan Kelembagaan Director of Institutional Relationship	Seminar: Membangun Jiwa Kepemimpinan Melalui <i>Techno-Socio Entrepreneurship</i> <i>Seminar: Building a Leadership Spirit through Techno-Socio Entrepreneurship</i>	Jakarta, 10 Agustus 2020 Jakarta, August 10, 2020	Mandiri University
		Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19 <i>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</i>	Online, 8 Desember 2020 Online, December 8, 2020	Kementerian BUMN Ministry of SOEs
Susana Indah Kris Indriati	Direktur Corporate Banking Director of Corporate Banking	Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19 <i>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</i>	Online, 8 Desember 2020 Online, December 8, 2020	Kementerian BUMN Ministry of SOEs
Sigit Prastowo	Direktur Keuangan & Strategi Director of Finance and Strategies	Seminar IBI: <i>Implementation Operational Risk Management</i> Pada Periode COVID-19 IBI Seminar: Implementation of Operational Risk Management in the COVID-19 Period	Jakarta, Agustus 2020 Jakarta, August 2020	Banking Competency Center
		Webinar: Bersama Wakil Menteri II BUMN Bapak Budi G. Sadikin Perihal Pengadaan dan Rencana Distribusi Vaksin COVID-19 <i>Webinar: Together with Deputy Minister II of SOEs, Mr. Budi G. Sadikin, Regarding the Procurement and Distribution Plan for the COVID-19 Vaccine</i>	Online, 8 Desember 2020 Online, December 8, 2020	Kementerian BUMN Ministry of SOEs



Tabel Pengembangan Kompetensi Unit LST (Lingkungan, Sosial dan Tata Kelola)
Table of Competency Development for LST Units (Environmental, Social and Governance)

Waktu Pelaksanaan Implementation Date	Kegiatan Activities	Peserta Participant
15 Februari 2020 February 15, 2020	Workshop Penanggulangan Terorisme dan Radikalisme, Kesiapsiagaan Bencana, dan Pengamanan Informasi. Workshop on Counterterrorism and Radicalism, Disaster Preparedness, and Information Security.	Corporate Secretary
6 – 7 Februari 2020 February 6 - 7, 2020	Preparedness Catastrophic Disaster	Corporate Secretary
14 April 2020 April 14, 2020	Kebijakan Sumber Daya Manusia Human Resources Policy	SPM dan Corporate Secretary.
25 - 26 November 2020 November 25 - 26, 2020	Industry Expertise Energi Terbarukan Renewable Energy Industry Expertise	Commercial Banking 6 Group
22 Oktober 2020 October 22, 2020	Proses Sertifikasi ISPO (Indonesia Sustainable Palm Oil) dan Perkembangan Terkini terkait ISPO ISPO (Indonesia Sustainable Palm Oil) Certification Process and Recent Developments related to ISPO	CPR, Commercial Banking 6 Group
14 Mei 2020 May 14, 2020	Penerapan Sustainable Finance Bank Mandiri Bank Mandiri Sustainable Finance Implementation	Commercial Banking 6 Group
24 Juli 2020 July 24, 2020	Implementasi Sustainable Finance pada Perbankan Indonesia Implementation of Sustainable Finance in Indonesian Banking	CPR dan SPM
15 September 2020 September 15, 2020	Antisipasi dan Mitigasi Bencana Alam di Era Pandemi Anticipation and Mitigation of Natural Disasters in the Pandemic Era	SPM dan CPR
1 Desember 2020 December 1, 2020	Kesiapsiagaan dan Mitigasi dalam Menghadapi Ancaman Bencana Banjir Preparedness and Mitigation in Facing the Threat of Floods	CPR, SPM, Commercial Banking 5 Group, Commercial Banking 6 Group, dan / and Corporate Secretary
30 Maret 2020 March 30, 2020	Dampak COVID-19 terhadap Kondisi Perekonomian Impact of COVID-19 on Economic Conditions	CPR, SPM, dan / and Corporate Secretary.
7 April 2020 April 7, 2020	Kondisi Terkini Pandemi Covid Current Conditions of the Covid Pandemic	Commercial Banking 5 Group
23 April 2020 April 23, 2020	Strategi Pengelolaan Investasi Dana Pensiun dalam Menyikapi Kondisi Pasar Akibat COVID-19 Pension Fund Investment Management Strategies in Responding to Market Conditions Due to COVID-19	Corporate Secretary dan / and SPM
28 April 2020 April 28, 2020	Analisis Perkembangan Dampak COVID-19 terhadap Sektor Property & Construction Analysis of the Development of the Impact of COVID-19 on the Property & Construction Sector	Commercial Banking 6 Group, Commercial Banking 5 Group, dan / and CPR.
3 November 2020 November 3, 2020	Penanganan Protokol Kesehatan Menekan Penyebaran COVID-19 di Perkantoran Handling Health Protocols to Suppress the Spread of COVID-19 in Offices	SPM dan / and Commercial Banking 5 Group,
	Mengenali Gejala Penyakit COVID-19 Sejak Dini Recognizing the Symptoms of the COVID-19 Disease Early	SPM, CPR, Commercial Banking 5 Group, Commercial 6 Group, dan / and Corporate Secretary.
4 Desember 2020 December 4, 2020	Mitigasi Peningkatan Risiko Covid Mitigation of Increased Risk of Covid	SPM, CPR, Commercial Banking 5 Group, Commercial Banking 6 Group, dan / and Corporate Secretary.
8 September 2020 December 8, 2020	Mitigasi dan Penanganan Teror Bom di Era Pandemi Bomb Terror Mitigation and Management in the Pandemic Era	CPR
7 Desember 2020 December 7, 2020	Memahami Potensi Gempa Bumi Megathrust Selatan Jawa dan Mitigasinya Understanding the Potential of the South Java Megathrust Earthquake and its Mitigation	Corporate Secretary dan SPM.
25 Juni 2020 June 25, 2020	Adaptasi Layanan Bisnis dalam Memenuhi Kebutuhan Pelanggan di Era New Normal Adaptation of Business Services in Meeting Customer Needs in the New Normal Era	Commercial Banking 6 Group dan / and Commercial Banking 5 Group.



Sejalan dengan pengembangan kompetensi tersebut, Bank Mandiri telah pula memiliki kebijakan dan prosedur yang telah direview dan disahkan dalam rapat *Policy & Procedure Committee*. Adapun kebijakan dan prosedur yang mengatur tentang pembiayaan ramah lingkungan yang dituangkan dalam:

1. Kebijakan Perkreditan Bank Mandiri (KPBM)

Kebijakan ini, antara lain mengatur tentang pemberian kredit yang perlu dihindari dengan mempertimbangkan dampak aktivitas usaha yang dihasilkan dari perusahaan pemohon kredit terhadap keberlangsungan lingkungan hidup.

2. Standar Prosedur Kredit (SPK)

Standar Prosedur ini, antara lain mengatur tentang data dan informasi debitur yang dibutuhkan, terkait rencana usaha/kegiatan yang direncanakan atau Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan. Salah satu data atau informasi yang dimaksud adalah data Analisis Mengenai Dampak Lingkungan (AMDAL).

In line with the development of these competencies, Bank Mandiri also has policies and procedures that have been reviewed and approved in the *Policy & Procedure Committee* meetings. The policies and procedures governing environmentally friendly financing are outlined in:

1. Bank Mandiri Credit Policy (KPBM)

This policy, among others, regulates the provision of credit that needs to be avoided by considering the impact of business activities resulting from credit applicant companies on environmental sustainability.

2. Credit Procedure Standard (SPK)

This Standard Procedure, among others, regulates the data and information needed by the debtor, related to the planned business / activity plan or the Environmental Management Efforts and Environmental Monitoring Efforts. One of the data or information referred to is the Environmental Impact Assessment (AMDAL) data.



Manajemen Risiko [E.3] [FN-CB-550a.2]

Risk Management [E.3] [FN-CB-550a.2]

Sejalan dengan penerapan POJK No. 51/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik yang mulai berlaku bagi Bank Mandiri sebagai Bank Buku 4 per 1 Januari 2019, maka Bank Mandiri telah menyusun standar risiko terkait dengan keuangan berkelanjutan. Standar tersebut berupa Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah disetujui dan disahkan oleh Dewan Komisaris Bank Mandiri pada tanggal 28 November 2018 dan disampaikan kepada OJK pada tanggal yang sama.

RAKB telah menggariskan tentang upaya-upaya yang diambil Bank Mandiri dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup. Di dalamnya juga telah mengatur peran Direksi dan Dewan Komisaris dalam mengelola, melakukan revaluasi berkala, dan meninjau efektivitas proses manajemen risiko di Bank Mandiri.

Dalam mengendalikan risiko, Internal Audit Bank Mandiri sebagai pemegang peran *third line of defense* memiliki peran yang sangat penting. Melalui audit yang dilakukan, Internal Audit bisa memperoleh data dan temuan mengenai pelaksanaan RAKB sehingga bisa memberikan rekomendasi untuk perbaikan.

Di Bank Mandiri, posisi Internal Audit berada pada level Direktorat dan bertanggung jawab langsung kepada Direktur Utama, serta dapat berkomunikasi dengan Dewan Komisaris melalui Komite Audit. Sejak 18 Desember 2014, Internal Audit memiliki 3 (tiga) Group yang pembidangnya disesuaikan dengan strategi bisnis Bank Mandiri, yaitu *Wholesale & Corporate Center Audit Group*, *Retail Audit Group* dan *IT Audit Group*. Selain itu, Internal Audit juga memiliki 2 (dua) Departemen yang bertanggung jawab langsung kepada *Chief Audit Executive* (CAE) yaitu *Investigation Audit Department* dan *Quality Assurance Department* dan *IT Audit Group*.

Bank melakukan *stress testing*, baik secara periodik maupun ad hoc sesuai ketentuan regulator, untuk mengetahui tingkat ketahanan bank atas risiko sistemik. Skenario *stress testing* dapat berupa perubahan kondisi makroekonomi maupun analisa sensitivitas terhadap faktor-faktor spesifik.

Adapun faktor ESG telah diperhitungkan dalam aktivitas bisnis bank, antara lain dalam penentuan *targeted customer*, penilaian tingkat risiko debitur, serta pengelolaan *portfolio kredit*.

Pengawasan Aktif Dewan Komisaris dan Direksi

Kerangka kerja dan tata kelola manajemen risiko di Bank Mandiri terdiri dari Dewan Komisaris yang menjalankan fungsi pengawasan risiko (*risk oversight*) melalui Komite Audit, Komite Pemantau Risiko dan Komite Tata Kelola Terintegrasi, serta Dewan Direksi yang menjalankan fungsi kebijakan risiko (*risk policy*) melalui *Executive Committee* terkait manajemen risiko yaitu *Risk Management & Credit Policy Committee*, *Asset and Liabilities Committee*, *Capital and Subsidiaries Committee*, dan *Integrated Risk Committee*. Di tingkat operasional, Satuan Kerja Manajemen Risiko bersama Unit Bisnis dan Unit Kerja Kepatuhan melakukan fungsi identifikasi risiko, pengukuran risiko, mitigasi risiko serta pengendalian risiko.

In line with the application of POJK No. 51/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies that have entered into force for Bank Mandiri as Book Bank 4 as of January 1, 2019, Bank Mandiri has set risk standards related to sustainable finance. The standard is in the form of a Sustainable Financial Action Plan (RAKB) which was approved and signed by the Board of Commissioners of Bank Mandiri on November 28, 2018 and submitted to FSA on the same date.

Action Plan has outlined the efforts taken by Bank Mandiri in identifying, measuring, monitoring and controlling risks for the implementation of Sustainable Finance related to economic, social and environmental aspects. It also regulates the role of the Board of Directors and Board of Commissioners in managing, conducting periodic reviews, and reviewing the effectiveness of the risk management process in the Company.

In controlling risk, Bank Mandiri Internal Audit as the holder of the role of the third line of defense has a very important role. Through the carried out audit, Internal Audit can obtain data and findings regarding the implementation of Action Plan so that it can provide recommendations for improvement.

At Bank Mandiri, the Internal Audit is directly responsible to the President Director, and can communicate with the Board of Commissioners through the Audit Committee. Since December 18, 2014, Internal Audit has 3 Groups whose work is adjusted to Bank Mandiri's business strategy, namely *Wholesale & Corporate Center Audit Group*, *Retail Audit Group* and *IT Audit Group*. In addition, Internal Audit also has 2 Departments that are directly responsible to the President Audit Executive (CAE), namely the *Investigation Audit Department* and *Quality Assurance Department* and *IT Audit Group*.

The Bank carries out *stress testing*, both periodically and ad hoc in accordance with regulatory provisions, to determine the level of bank resilience against systemic risk. *Stress testing* scenarios can be in the form of changes in macroeconomic conditions or sensitivity analysis to specific factors.

The ESG factor has been taken into account in the bank's business activities, including in determining *targeted customers*, assessing the risk level of debtors, and managing the credit portfolio.

Active Supervision by the Board of Commissioners and Board of Directors

The framework and governance of risk management at Bank Mandiri consisted of a Board of Commissioners who carried out a risk supervision function through the Audit Committee, the Risk Monitoring Committee and Integrated Governance Committee, and the Board of Directors which carried out the risk policy function through the Executive. Committees related to risk management are the *Risk Management & Credit Policy Committee*, the *Asset and Liabilities Committee*, the *Capital and Subsidiaries Committee*, and the *Integrated Risk Committee*. At the operational level, the Risk Management Unit together with The Business Unit and Compliance Unit perform the functions of risk identification, risk measurement, risk mitigation and risk control.



Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko (ERM)

Bank Mandiri menjalankan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko melalui kerangka kerja Enterprise Risk Management (ERM). Implementasi ERM di Bank Mandiri menggunakan pendekatan *two-prong*, untuk memastikan bahwa risiko tidak hanya dimitigasi dengan baik melalui proses bisnis sehari-hari, namun juga pada kondisi yang tidak terduga (*downturn*) melalui pencadangan modal.

Adequacy of the Identification, Measurement, Monitoring and Risk Control Processes, as well as the Risk Management Information System (ERM)

Bank Mandiri run Risk Identification, Measurement, Monitoring and Control Processes, as well as a Risk Management Information System through an Enterprise Risk Management (ERM) framework. ERM implementation at Bank Mandiri used a two-prong approach, to ensure that risks were not only properly mitigated through day-to-day business processes, but also in unexpected conditions (*downturn*) through capital reserves.

Profil Risiko dan Pengelolannya

Terdapat 10 (sepuluh) jenis risiko yang sekurang-kurangnya harus dikelola oleh Bank Mandiri secara konsolidasi, yaitu:

Risk and Management Profile

There are 10 (ten) types of risk that had to be managed by Bank Mandiri on a consolidated basis, namely:

No.	Jenis Risiko Types of Risk	Penjelasan Credit Risk
1	Risiko Kredit Credit Risk	Risiko Kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Termasuk dalam kelompok Risiko Kredit adalah risiko konsentrasi kredit Credit Risk was the risk due to failure of the debtor and / or other parties to fulfill obligations to the Bank. Included in the Credit Risk group was credit concentration risk
2	Risiko Pasar Market Risk	Risiko Pasar adalah risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga option. Market risk was the risk in the balance sheet position and off-balance sheet, including derivative transactions, due to changes in overall market conditions, including the risk of changes in option prices.
3	Risiko Likuiditas Liquidity Risk	Risiko Likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank Liquidity risk was the risk due to the inability of the Bank to meet its maturing obligations from cash flow funding sources and / or from high quality collateralized liquid assets without disrupting the Bank's activities and financial condition.
4	Risiko Operasional Operational Risk	Risiko Operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang mempengaruhi operasional Bank. Operational Risk was the risk due to inadequacy and / or malfunctioning of internal processes, human error, system failure, and / or external events that affect Bank operations.
5	Risiko Hukum Legal Risk	Risiko Hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Legal risk was the risk due to legal claims and / or weaknesses in juridical aspects.
6	Risiko Reputasi Reputation Risk	Risiko Reputasi adalah Risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Bank. Reputation Risk was the risk due to a decrease in the level of stakeholder trust that came from negative perceptions of the Bank.
7	Risiko Strategik Strategic Risk	Risiko Strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Strategic Risk was the risk due to inaccuracy in making and / or implementing a strategic decision as well as failure to anticipate changes in the business environment.
8	Risiko Kepatuhan Compliance Risk	Risiko Kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Compliance Risk was the risk that the Bank did not comply with and / or did not implement the prevailing laws and regulations
9	Risiko Transaksi Intra-Group Intra-Group Transaction Risk	Risiko Transaksi Intra-Grup adalah risiko akibat ketergantungan suatu entitas baik secara langsung maupun tidak langsung terhadap entitas lainnya dalam satu Konglomerasi Keuangan dalam rangka pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana. Intra-group transaction risk was the risk due to the dependence of an entity, either directly or indirectly, on another entity within a Financial Conglomerate in the context of fulfilling the obligations of a written or unwritten agreement, whether followed by a transfer of funds and / or not followed by a transfer of funds.
10	Risiko Asuransi Insurance Risk	Risiko Asuransi adalah risiko akibat kegagalan perusahaan asuransi memenuhi kewajiban kepada pemegang polis sebagai akibat dari ketidakcukupan proses seleksi risiko (<i>underwriting</i>), penetapan premi (<i>pricing</i>), penggunaan reasuransi, dan/atau penanganan klaim. Insurance risk was the risk due to failure of the insurance company to fulfill its obligations to policyholders as a result of inadequate underwriting, pricing, reinsurance use and / or claim handling.



Penilaian Risiko

Bank Mandiri secara berkesinambungan mengelola semua risiko secara terukur dan komprehensif dengan mekanisme tertentu sehingga risiko-risiko tersebut bisa dihindari, atau meminimalkan dampak yang timbul apabila risiko tersebut terjadi. Selanjutnya, Bank Mandiri juga melakukan asesmen atas pengelolaan risiko tersebut. Hasil self assessment Profil Risiko Bank Mandiri secara Individu posisi 31 Desember 2020 adalah peringkat 2 (*low to moderate*) dengan Peringkat Risiko Inheren *low to moderate* dan Peringkat Kualitas Penerapan Manajemen Risiko (KPMR) *satisfactory*.

Evaluasi Sistem Manajemen Risiko

Bank Mandiri senantiasa melakukan evaluasi atas efektivitas sistem manajemen risiko. Evaluasi meliputi penyesuaian strategi dan kerangka risiko sebagai bagian dari kebijakan manajemen risiko, kecukupan sistem informasi manajemen risiko serta kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.

Salah satu bentuk evaluasi pada kebijakan manajemen risiko adalah evaluasi tahunan terhadap Kebijakan Manajemen Risiko dan Standar Prosedur. Dewan Komisaris berperan aktif dalam pelaksanaan evaluasi sistem manajemen risiko dengan mereviu hasil evaluasi yang telah dilakukan oleh Direksi sebagai organ yang bertanggung jawab atas efektivitas penerapan sistem manajemen risiko. Hasil evaluasi tahunan menunjukkan bahwa manajemen risiko di Bank Mandiri selama tahun 2020 telah memadai.

Risk Assessment

Bank Mandiri continuously managed all risks in a measured and comprehensive manner with certain mechanisms so that these risks could be avoided, or minimize the impacts that arise if these risks occur. Furthermore, Bank Mandiri also conducted an assessment of the risk management. The results of the self-assessment of the Individual Risk Profile of Bank Mandiri as at December 31, 2020 were ratings 2 (*low to moderate*) with Inherent Risk Rating *low to moderate* and Quality Rating of Risk Management Implementation (KPMR) *satisfactory*.

Evaluation of the Risk Management System

Bank Mandiri continuously evaluated the effectiveness of the risk management system. Evaluation included adjusting the strategy and risk framework as part of the risk management policy, the adequacy of the management information system risk and the adequacy of the processes of identification, measurement, monitoring and risk control.

One form of evaluation on risk management policies was an annual evaluation of the Risk Management Policies and Standard Procedures. The Board of Commissioners played an active role in the implementation of risk management system evaluation by reviewing the results of the evaluation conducted by the Board of Directors as the organ that was responsible for the effectiveness of risk management system implementation. The results of the annual evaluation show that risk management at Bank Mandiri during 2020 was adequate.

Permasalahan yang Dihadapi, Perkembangan dan Pengaruhnya Terhadap Penerapan Keuangan Berkelanjutan [E.5]

The Problems Faced, Development and Its Impact on The Implementation of Sustainable Finance [E.5]

Selama tahun 2020, Bank Mandiri telah menjalankan Rencana Aksi Keuangan Berkelanjutan dengan prioritas tahun 2020-2024 yaitu selain pada Sektor Perkebunan Sawit dan Crude Palm Oil/CPO, ditambah juga pada sektor Jasa Konstruksi Infrastruktur. Selain itu, Bank Mandiri juga melakukan berbagai kegiatan LST (Lingkungan, Sosial dan Tata Kelola) untuk *micro banking*. Berdasarkan evaluasi yang dilakukan Bank Mandiri, permasalahan yang dihadapi dalam melaksanakan rencana aksi pada tahun pelaporan adalah sebagai berikut:

1. Perkebunan kelapa sawit dan industri proses minyak kelapa sawit merupakan industri kunci dalam perekonomian Indonesia. Namun, peningkatan berkelanjutan di sektor ini membawa risiko terhadap lingkungan, sosial, dan etika seperti penggundulan hutan, penipisan tanah, sengketa tanah, dan kondisi kerja di bawah standar.
 - a. Isu-isu lingkungan sektor perkebunan sawit & CPO:
 - Perusakan hutan hujan karena peningkatan kebutuhan minyak sawit
 - Hilangnya keanekaragaman hayati dan meningkatnya risiko kepunahan spesies yang dilindungi
 - Peningkatan emisi gas rumah kaca karena pembakaran

During 2020, Bank Mandiri implemented the Sustainable Finance Action Plan with priorities for 2020-2024 that is, apart from the Oil Palm Plantation Sector and Crude Palm Oil / CPO, it is also added to in the Infrastructure Construction Services sector. In addition, Bank Mandiri also carried out various LST (Environmental, Social and Governance) activities for micro banking. Based on the evaluation conducted by Bank Mandiri, the problems faced in implementing the action plan in the reporting year were as follows:

1. Oil palm plantations and the palm oil processing industry became key industries in the Indonesian economy. However, the continued improvement in this sector carried environmental, social and ethical risks such as deforestation, land depletion, land disputes and sub-standard working conditions.
 - a. Environmental issues in the palm oil & CPO plantation sector:
 - Destruction of rainforests due to increased demand for palm oil
 - Loss of biodiversity and increased risk of extinction of protected species
 - Increasing greenhouse gas emissions due to burning



- bahan bakar fosil dan transportasi
- Degradasi lahan gambut melalui pengeringan sehingga menyebabkan emisi metana ke atmosfer dan meningkatkan risiko kebakaran dan banjir
- b. Isu-isu sosial sektor perkebunan sawit & CPO:
 - Hak atas tanah, penggunaan lahan dan pembebasan lahan
 - Konflik dengan penduduk asli dan komunitas lokal
 - Penurunan produktivitas petani kecil akibat keterlambatan penggunaan teknologi yang up to date.
 - Pelanggaran hak asasi manusia termasuk pekerja paksa dan pekerja anak
- fossil fuels and transportation
- Degradation of peatlands through draining, which caused methane emissions to the atmosphere and increases the risk of fires and flooding
- b. Social issues in the palm oil & CPO plantation sector:
 - Rights to land, land use and land acquisition
 - Conflict with indigenous peoples and local communities
 - Decreasing productivity of small farmers due to the late use of up to date technology.
 - Human rights violations including forced labor and child labor

Terhadap permasalahan yang timbul, Bank Mandiri telah mencari solusi dan penanganan terbaik sehingga dalam perkembangannya, masalah-masalah tersebut dapat diatasi dengan baik. Solusi dan terobosan yang dilakukan Bank Mandiri untuk memecahkan masalah tersebut adalah sebagai berikut:

1. Unit Bisnis dan Unit Pengelola Risiko Bank Mandiri Menyusun Rencana aksi Sektor Perkebunan Sawit dan CPO sebagai upaya tindak lanjut terhadap sejumlah indikator dalam daftar periksa (ESG Checklist). ESG Checklist dikenakan selama 3 tahun terakhir ke pilot debitur Sektor Perkebunan Sawit & CPO yang antara lain mencakup hal-hal berikut:
 - Kriteria Wajib: mematuhi peraturan-peraturan lokal lingkungan & sosial termasuk Unit Kelola Lingkungan-Unit Pemantauan Lingkungan/AMDAL/ PROPER dan/atau sertifikasi kesehatan dan keselamatan; memiliki sertifikasi ISPO
 - Kriteria Evaluasi: memiliki *Code of Conduct*; memiliki kebijakan lingkungan; memiliki ISO 14001 dan OHSAS 18001; memiliki kebijakan hak asasi manusia dan tenaga kerja; memiliki sistem manajemen untuk melindungi High Conservative Value-High Carbon Stock-lahan gambut. Evaluasi juga dilakukan melalui OTS ke Nasabah untuk memperhatikan kondisi lingkungan kerja seperti tidak mempekerjakan pekerja dibawah umur & non Diskriminasi; ketersediaan sistem pemantau kebakaran & tim pusat krisis / tanggapan kebakaran; prosesor telah memasang Instalasi Pengolahan Limbah (IPL) untuk memproses air limbah; serta dokumen yang dapat diterima Bank bahwa nasabah tidak membakar hutan dengan sengaja untuk pembukaan lahan kebun skala besar / pabrik CPO
2. Unit Bisnis dan Unit Pengelola Risiko Bank Mandiri Menyusun Rencana aksi Sektor Jasa Konstruksi Infrastruktur sebagai tindak lanjut terhadap sejumlah indikator dalam daftar periksa (ESG Checklist). ESG Checklist dikenakan ke pilot debitur Sektor Jasa Konstruksi Infrastruktur tahun kedua implementasi yang antara lain mencakup hal-hal berikut:
 - Kriteria Wajib: mematuhi peraturan lokal lingkungan & sosial termasuk Unit Kelola Lingkungan-Unit Pemantauan Lingkungan/AMDAL/ PROPER dan/atau sertifikasi kesehatan dan keselamatan; melakukan audit HSE (SMK3) sesuai PP 50/2012
 - Kriteria Evaluasi: memiliki kriteria ESG dalam proses pemilihan pemasok; memiliki staf ESG yang layak dalam organisasi; menerapkan konsumsi energi independen yang bebas polusi emisi dan suara; memiliki kebijakan lingkungan; memiliki ISO 14001 & OHSAS 18001. Evaluasi juga dilakukan melalui OTS ke Nasabah untuk memperhatikan kondisi lingkungan kerja seperti tidak mempekerjakan pekerja dibawah umur & non Diskriminasi; pekerja menggunakan alat pelindung diri; ketersediaan sistem pemantau kebakaran & tim pusat krisis / tanggapan kebakaran; hingga ketersediaan mekanisme penanganan pengaduan

Regarding the problems that arise, Bank Mandiri had been looking for the best solutions and treatments so that in their development, these problems could be resolved properly. The solutions and breakthroughs made by Bank Mandiri to solve these problems were as follows:

1. Business Units and Risk Management Units of Bank Mandiri Prepared an action plan for the Oil Palm and CPO Plantation Sector as a follow-up to a number of indicators in the checklist (ESG Checklist). The ESG Checklist had been used for the last 3 years to pilot debtors of the Palm Oil & CPO Plantation Sector which include:
 - Mandatory Criteria: comply with local environmental & social regulations including Environmental Management Unit-Environmental Monitoring Unit / AMDAL / PROPER and / or health and safety certification; has ISPO certification
 - Evaluation Criteria: had a Code of Conduct; had an environmental policy; had ISO 14001 and OHSAS 18001; had human rights and labor policies; had a management system to protect High Conservative Value-High Carbon Stock-peatlands. Evaluation was also carried out through OTS to customers to pay attention to working conditions such as not employing underage workers & non-discrimination; availability of fire monitoring systems & crisis center / fire response teams; the processor had installed a Sewage Treatment Plant (IPL) to process wastewater; as well as documents that could be received by the Bank that the customer did not burn the forest intentionally for the clearing of large scale plantations / CPO mills
2. Bank Mandiri's Business Unit and Risk Management Unit Prepared an action plan for the Infrastructure Construction Services Sector as a follow-up to a number of indicators in the checklist (ESG Checklist). The ESG Checklist is imposed on the second year implementation of the Infrastructure Construction Services Sector debtor pilot which includes the following:
 - Mandatory Criteria: comply with local environmental & social regulations including Environmental Management Unit-Environmental Monitoring Unit / AMDAL / PROPER and / or health and safety certification; conduct HSE audits (SMK3) in accordance with PP 50/2012
 - Evaluation Criteria: had ESG criteria in the supplier selection process; had appropriate ESG staff in the organization; implementing independent energy consumption that is free of emission and noise pollution; had an environmental policy; had ISO 14001 & OHSAS 18001. Evaluation was also carried out through OTS to customers to pay attention to work environment conditions such as not employing underage workers & non-discrimination; workers use personal protective equipment; availability of fire monitoring systems & crisis center / fire response teams; to the availability of a complaint handling mechanism



Kode Etik (102-16)

Code of Ethics (102-16)

Dalam menjalankan usaha, Bank Mandiri telah memiliki Kode Etik (*Code of Conduct*). Kode Etik merupakan pedoman perilaku Jajaran Bank dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik juga merupakan pedoman perilaku terkait Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku Insiders, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan

Kode Etik yang berlaku di dalam ruang lingkup Bank Mandiri terdiri dari dua bagian pokok, yaitu Etika Bisnis (*Business Ethic*) dan Etika Kerja (*Code of Conduct*).

In running a business, Bank Mandiri has a Code of Conduct. Bank Mandiri Code of Conducts is a code of conduct of the Bank's Staff in carrying out their daily duties and services as well as in conducting business relationships with customers, partners and fellow workers. The Code of Ethics is also a code of conduct regarding Conflict of Interest, Confidentiality, Job Abuse, Insiders' Behavior, Integrity and Accuracy of Bank Data and Banking System Integrity

The Code of Ethics that applies within the scope of the Company consists of two main parts, namely Business Ethics and Code of Conduct.

Business Ethic / Business Ethic



Perilaku Individu
Individual Behavior



Perlindungan Terhadap Harta Milik Bank
Protection of Bank Property



Penyelenggaraan Bisnis Bank
Organizing Bank Business

Code of Conduct / Code of Conduct



Benturan Kepentingan
Conflict of Interest



Kerahasiaan
Confidentiality



Penyalahgunaan Jabatan
Position Abuse



Perilaku
Behavior



Integritas dan Akurasi Data Bank
Bank Data Integrity and Accuracy



Integritas Sistem Perbankan
Banking System Integrity



Sebagai pedoman perilaku, Kode Etik harus diikuti dan diterapkan oleh seluruh jajaran pegawai Bank Mandiri tanpa terkecuali, dimulai dari Dewan Komisaris, Direksi, pegawai, Mitra Binaan, hingga Mitra Kerja (rekanan). Upaya penerapan dan penegakan Kode Etik dilakukan melalui Pernyataan Kepatuhan Kode Etik, Komitmen Manajemen, *Annual Disclosure*, Benturan Kepentingan, Pakta Integritas, *Awareness Program*, dan penandatanganan Perjanjian Kerja Bersama (PKB), sosialisasi melalui *website* Bank Mandiri, *email administrator*, *standing banner*, *flyer*, dan media periklanan di lingkungan sekitar unit kerja Perusahaan. Uraian lengkap tentang Kode Etik Bank Mandiri bisa dibaca dalam situs: <https://www.bankmandiri.co.id/documents/38268824/40023900/4.+Kode+Etik+%28Indonesia%29.pdf/d21d581d-3ebd-d676-58b7-bdf40c7912f3>

Seluruh pegawai (100%) Bank Mandiri telah menandatangani PKB untuk periode tahun 2015-2017 sebagai wujud komitmen terhadap Kode Etik Perusahaan. PKB yang berlaku saat ini adalah PKB yang ke-8 untuk periode tahun 2019-2021 yang telah terdaftar dan disahkan oleh Kementerian Ketenagakerjaan dalam Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP.277/PHIJSK-PK/PKB/XII/2019 tanggal 23 Desember 2019. Hingga akhir tahun 2020, sebanyak 11.562 Pegawai dari total 38.247 Pegawai Bank Mandiri telah bergabung ke dalam Serikat Pekerja. (102-41)

Untuk menegakkan Kode Etik, Bank Mandiri telah merumuskan jenis-jenis sanksi yang dijatuhkan kepada mereka yang melanggar Kode Etik. Sanksi dijatuhkan sesuai dengan tingkat kesalahan masing-masing. Selama tahun pelaporan, jumlah pelanggaran Kode Etik dan sanksi yang dijatuhkan adalah sebagai berikut:

Tabel Jumlah Pelanggaran Kode Etik
Number of Code Violations Table

Jenis Sanksi Type of Sanction	2020	2019
Teguran Tertulis Pertama / First Written Rebuke	155	204
Teguran Tertulis Kedua / Second Written Reprimand	46	72
Peringatan Tertulis Pertama / First Written Warning	160	142
Peringatan Tertulis Kedua / Second Written Warning	49	59
Peringatan Tertulis Keras dan Terakhir / Hard and Last Written Warnings	36	69
Pemutusan Hubungan Kerja / Work termination	72	60
Total	518	606

Adapun jumlah pelanggaran kode etik berdasarkan kategori sanksi yang diberikan adalah sebagai berikut.

Kategori Category	2020	2019
Ringan / Light	201	276
Sedang / Moderate	209	201
Berat / Serious	108	129
Total	518	606

As a behavioral guideline, the Code of Conducts must be followed and applied by all levels of Bank Mandiri employees without exception, starting from the Board of Commissioners, Directors, employees, Development Partners to Working Partners. Efforts to implement and enforce the Code of Conducts are carried out through the Code of Compliance Statement, Management Commitment, Annual Disclosure, Conflict of Interest, Integrity Pact, Awareness Program, and signing of Collective Labor Agreement, socialization through Bank Mandiri website, email administrator, standing banner, flyer and advertising media in the environment around the Company's working units. <https://www.bankmandiri.co.id/documents/38268824/40023900/4.+Kode+Etik+%28Indonesia%29.pdf/d21d581d-3ebd-d676-58b7-bdf40c7912f3>

All employees (100%) of Bank Mandiri have signed a PKB (Continuing professional development) for the 2015-2017 period as a form of commitment to the Company's Code of Ethics. The current PKB is the 8th PKB for the 2019-2021 period that has been registered and approved by the Ministry of Manpower through the Decree of the Director General of Industrial Relations and Labor Social Security Number KEP.277 / PHIJSK-PK / PKB / XII / 2019 dated 23 December 2019. Until the end of 2020, 11,562 of the total 38,247 Bank Mandiri employees have joined the Work Union. (102-41)

To uphold the Code of Ethics, Bank Mandiri has formulated the types of sanctions imposed on those who violate the Code of Ethics. Sanctions are imposed according to the respective error level. During the reporting year, the number of violations of the Code and the sanctions imposed were as follows:

The number of violations of the code of ethics based on the categories of sanctions provided are as follows.



Kebijakan Antikorupsi

Anti-Corruption Policy

Bank Mandiri mendukung penuh sikap pemerintah untuk memberantas korupsi di segala lini. Kebijakan antikorupsi merujuk pada Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi. Dukungan terhadap pemberantasan korupsi karena Bank Mandiri menilai korupsi merupakan kejahatan luar biasa (*extra ordinary crime*) yang berdampak sangat luas bagi sendi-sendi kehidupan berbangsa, bernegara dan bermasyarakat. (GRI 103-1)

Dalam konteks perang terhadap korupsi, Bank Mandiri memiliki beberapa kebijakan yang terkait dengan pencegahan korupsi, antara lain kebijakan *internal control*, Peraturan Disiplin Pegawai, *Code of Conduct*, Etika Bisnis (*Business Ethic*) serta menyusun Nilai-nilai Budaya Perusahaan ("*Corporate Culture*") antara lain menanamkan *value integrity* dari setiap jajaran Bank Mandiri. (GRI 103-2)

Dengan berbagai kebijakan tersebut, target dan tujuan Bank Mandiri adalah tidak adanya kasus/ laporan tindak pidana korupsi di Perseroan.

Untuk memperkuat kebijakan pencegahan terjadinya korupsi, Bank Mandiri juga telah melakukan pemetaan dan pengkajian risiko terjadinya korupsi dalam mata rantai bisnis perusahaan. Berdasarkan pemetaan tersebut, risiko signifikan terjadinya tindak korupsi ada pada Kantor Cabang. Secara persentase, apabila dibandingkan dengan seluruh kasus fraud di Bank Mandiri, Kantor Cabang sebagai segmen yang paling rentan terjadi kasus korupsi tersebut adalah 45%. (GRI 103-3, 205-1)

Sejalan dengan pemetaan risiko terjadinya korupsi, tindakan-tindakan yang dilakukan Bank Mandiri untuk mengatasi isu-isu praktik korupsi, secara khusus dalam *Code of Conduct* telah diatur antara lain sebagai berikut: (GRI 103-3)

1. Melarang seluruh jajaran Perusahaan untuk meminta atau menerima, menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan fasilitas dari Bank Mandiri dalam bentuk fasilitas kredit "*cashloan* dan *non cashloan*", atau dalam rangka pembelian atau pendiskontoan surat-surat wesel, surat promes, cek, dan kertas dagang atau bukti kewajiban lainnya, ataupun fasilitas lainnya yang berkaitan dengan operasional bank maupun yang berkaitan dengan pengadaan barang dan jasa dari Bank.
2. Melarang seluruh jajaran Bank Mandiri menyalahgunakan wewenang dan mengambil keuntungan baik secara langsung maupun tidak langsung dari pengetahuan yang diperoleh dari kegiatan bisnis Bank untuk:
 - a. Keuntungan pribadi
 - b. Keuntungan bagi anggota keluarganya
 - c. Keuntungan bagi pihak-pihak lainnya

Bank Mandiri fully supports the government's attitude to eradicate corruption on all fronts. Anti-corruption policy refers to Law No. 20 of 2001 concerning Amendments to Law No. 31 of 1999 concerning Eradication of Corruption Crimes. Support for the eradication of corruption because Bank Mandiri considers corruption to be an extraordinary crime that has a very wide impact on the joints of the life of the nation, state and society. (GRI 103-1)

In the context of the fight against corruption, Bank Mandiri has several policies related to the prevention of corruption, including internal control policies, Employee Discipline Regulations, Code of Conduct, Business Ethics and the preparation of Corporate Culture Values ("*Corporate Culture*") among others, instilling value integrity from each of Bank Mandiri ranks. (GRI 103-2)

With these various policies, the target and objective of Bank Mandiri is that there are no cases / reports of criminal acts of corruption in the Company.

To strengthen the policy to prevent corruption, Bank Mandiri has also carried out a mapping and assessment of the risk of corruption in the company's business chain. Based on the mapping, the significant risk of corruption is with the Branch Office. In percentage terms, when compared to all fraud cases at Bank Mandiri, the branch office segment as the segment most vulnerable to corruption cases was 45%. (GRI 103-3, 205-1)

In line with the mapping of the risk of corruption, the actions taken by Bank Mandiri to address issues of corruption practices, specifically in the Code of Conduct have been regulated as follows: (GRI 103-3)

1. Prohibiting all levels of the Company from requesting or receiving, agreeing to receive a gift or reward from third parties who obtain or attempt to obtain facilities from Bank Mandiri in the form of "*cashloan* and *non cashloan*" credit facilities, or in order to purchase or discount notes promissory notes, checks, and trade papers or other proof of liability, or other facilities related to bank operations or related to the procurement of goods and services from the Bank.
2. Prohibiting all ranks of Bank Mandiri from misusing authority and taking advantage both directly and indirectly from the knowledge obtained from the Bank's business activities for:
 - a. Personal benefits
 - b. Benefits for family members
 - c. Benefits for other parties



3. Pemberian sanksi dari ringan sampai berat untuk pelanggar larangan tersebut.
4. Mematuhi peraturan eksternal dan internal.
5. Di bidang perkreditan, setiap pemberian kredit harus melalui pembahasan di forum Rapat Komite Kredit sebagai sarana penerapan *four-eyes principle* serta *proses check and balance* antara Bisnis Unit sebagai unit inisiator dengan *Risk Management* selaku unit Mitigasi Risiko. Dalam komite tersebut Legal Group dan Compliance Group juga harus selalu hadir untuk memberikan pendapat dari sisi legal dan kepatuhan guna memperkuat aspek independensi, menghindari dominasi salah satu unit, menghindari *conflict of interest* dan memastikan pengambilan keputusan yang objektif dan bebas tekanan. Untuk mempercepat proses dan meningkatkan kinerja kredit, Bank Mandiri juga menetapkan batas kewenangan memutus kredit berdasarkan eksposur kredit dan tingkat risiko. Semakin besar eksposur maka akan semakin besar korum pemegang kewenangan yang terdiri anggota Komite Kredit yang berfungsi sebagai *Risk Management* dan anggota Komite Kredit yang berfungsi sebagai Bisnis Unit.
6. Seluruh jajaran Bank harus membuat pernyataan tahunan (*annual disclosure*) yang berisi semua keadaan atau situasi yang memungkinkan timbulnya pelanggaran ketidakpatuhan terhadap *code of conduct* ini.
7. Seluruh jajaran Bank Mandiri dapat memberikan masukan untuk perbaikan kinerja, penguatan *good corporate governance* serta pencegahan *fraud*, melalui Letter to CEO (LTC), yaitu sarana komunikasi jajaran Bank Mandiri langsung kepada Direktur Utama (CEO).
8. Dalam Perjanjian Kerja sama dengan para kontraktor/pemasok/rekanan, terdapat klausul yang mencantumkan komitmen pihak tersebut untuk tidak melakukan praktik-praktik korupsi dan gratifikasi.

Untuk menegakkan komitmen antikorupsi, pada tanggal 4 November 2014, Perusahaan telah menyatakan komitmen kepada Komisi Pemberantasan Korupsi untuk: (GRI 103-2)

1. Membangun Sistem Integritas Nasional dengan pendekatan Budaya Kerja dan Spirit Memakmurkan Negeri.
2. Menerapkan pengendalian gratifikasi guna mendukung upaya pemberantasan tindak pidana korupsi di lingkungan Perusahaan.

Sebagai implementasi dari komitmen tersebut, Bank Mandiri telah melakukan hal-hal sebagai berikut: (103-3)

1. Membentuk Unit Pengendali Gratifikasi yang merupakan bagian Dari Unit Kerja Kepatuhan sebagai koordinator pengendalian gratifikasi di Bank Mandiri.
2. Menerbitkan ketentuan mengenai program pengendalian gratifikasi di lingkungan Bank Mandiri yang setiap tahunnya atau sesuai kebutuhan Bank Mandiri senantiasa dilakukan penyempurnaan sejalan dengan perkembangan Bank Mandiri dan/atau pemenuhan ketentuan perundangan dan terakhir sebagaimana disempurnakan pada tahun 2016.
3. Melakukan sosialisasi program pengendalian gratifikasi kepada seluruh jajaran pegawai dan pemangku kepentingan Bank Mandiri. (205-2)

3. Granting sanctions from mild to severe for violators of the ban
4. Comply with external and internal regulations.
5. In the credit sector, each loan must go through a discussion in the Credit Committee Meeting forum as a means of implementing four-eye principles and a check and balance process between the Business Unit as the initiator unit and Risk Management as the Risk Mitigation unit. In the committee, the Legal Group and Compliance Group must also be present to provide legal and compliance opinions to strengthen aspects of independence, avoid domination of one unit, to avoid conflict of interest as well as to ensure an objective and pressure free decision making. To speed up the process and improve credit performance, Bank Mandiri also sets limits on the authority to decide on credit based on credit exposure and the level of risk. The greater the exposure, the greater the corum of authority holders. This corum consists of Credit Committee members who function as Risk Management and Credit Committee members who function as Business Units.
6. All levels of the Bank Mandiri must make an annual statement (annual disclosure) that contains all the circumstances or situations that allow the occurrence of violations of non-compliance with this code of conduct.
7. All levels of Bank Mandiri can provide input to improve performance, good corporate governance reinforcement and fraud prevention through Letter to CEO (LTC), which is a means of communicating with Bank Mandiri directly to the President Director (CEO).
8. In the Cooperation Agreement with contractors/ suppliers/ partners, there is a clause that includes the party's commitment not to carry out corrupt and gratification practices.

To uphold anti-corruption commitments, on November 4, 2014, the Company declared a commitment to the Corruption Eradication Commission to: (GRI 103-2)

1. Building a National Integrity System with a Working Culture approach and Spirit to Increase Nation
2. Implement gratification controls to support efforts to eradicate corruption in the Company.

As an implementation of this commitment, Bank Mandiri has done the following: (103-3)

1. Establishing a Gratification Control Unit which is part of the Compliance working unit as coordinator of gratification control at Bank Mandiri.
2. Menerbitkan Issuing provisions regarding the gratification control program within the Bank Mandiri, which every year or according to the needs of the Company are constantly being refined in line with the development of the Company and/or compliance with the provisions of the law and finally as refined in 2016.
3. Disseminating gratification control programs to all employees and stakeholders of Bank Mandiri. (205-2)



4. Mengikutsertakan anggota badan tata kelola (Dewan Komisaris dan Direksi) dan pegawai, baik di Kantor Pusat maupun cabang, dalam pelatihan antikorupsi. Hingga akhir tahun 2020, persentase karyawan Compliance & AML-CFT Group yang telah mengikuti pelatihan antikorupsi sebesar 51%. Pada tahun pelaporan, pelatihan antikorupsi yang diikuti antara lain ISO 37001: 2016 tentang Sistem Manajemen Anti-Penyuapan, Refreshment APU-PPT & Legal Awareness, Hukum Perbankan - Tindak Pidana Perbankan & Tindak Pidana Korupsi (E-Learning), Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (E-Learning), yang diselenggarakan dalam kurun waktu Maret-September 2020, yang diselenggarakan oleh Learning Center. (GRI 205-2)
5. Memiliki sarana dan sistem pengendalian risiko melalui mekanisme *Whistleblowing System* (WBS). Bank Mandiri telah menyediakan media pelaporan pengaduan pelanggaran dengan nama *Letter to CEO* (LTC). *Letter to CEO* (LTC) bertujuan untuk mendeteksi perbuatan atau indikasi fraud dan korupsi, mendorong awareness dan kepedulian seluruh pegawai serta meningkatkan reputasi perusahaan di mata stakeholders. Pengelolaan penerimaan dan administrasi laporan *Letter to CEO* (LTC) dilakukan oleh pihak ketiga independen untuk memberikan *safe-environment* yang mendorong karyawan dan para stakeholders untuk berani melaporkan perbuatan fraud atau indikasi fraud.

- 4 Involving members of the governance body (Board of Commissioners and Directors) and employees, whether at the Head Office and branches, in anti-corruption training. By the end of 2020, the percentage of Compliance & AML-CFT Group employees who had attended anti-corruption training was 51%. In the reporting year, the anti-corruption training that was attended included ISO 37001: 2016 concerning Anti-Bribery Management System, AML-CFT Refreshment & Legal Awareness, Banking Law - Banking Crime & Corruption (E-Learning), Anti-Money Laundering and Prevention of Terrorism Funding (E-Learning), held in the period March-September 2020, organized by the Learning Center. (GRI 205-2)
5. Has a facilities and a risk control system through the Whistleblowing System (WBS) mechanism. Bank Mandiri has provided a media for reporting complaints of violations by the name of the Letter to CEO (LTC). Letter to CEO (LTC) aims to detect acts or indications of fraud and corruption, encourage awareness and concern for all employees and improve the company's reputation in the eyes of stakeholders. Management of the receipt and administration of Letter to CEO (LTC) reports is carried out by an independent third party to provide a safe-environment that encourages employees and stakeholders to dare to report fraud or indications of fraud.

Hasil Penanganan *Letter to CEO* (LTC)

Laporan pengaduan pelanggaran yang masuk melalui media *Letter to CEO* (LTC) baik melalui *website*, *e-mail*, kotak surat maupun SMS/WA adalah sebagai berikut:

Letter to CEO (LTC) Handling Results

Reports of violation complaints entered through Letter to CEO (LTC) media either through the website, e-mail, mailbox or SMS/WA were as follows:

Tahun Year	Media Penyampaian Submission Media				Klasifikasi Laporan Report Classification			Laporan Ditindaklanjuti Followed-up	Laporan Dinyatakan Selesai Completed Report
	Surat Letter	Email	Website	SMS/WA	Fraud	Non Fraud	Lainnya Other		
2017	0	8	0	0	5	3	0	8	8
2018	0	7	1	0	2	2	4	8	8
2019	4	24	10	10	23	8	17	48	48
2020	4	24	38	9	29	22	24	75	75

Sanksi/Tindak Lanjut atas Pengaduan Tahun 2020

Setiap pengaduan yang setelah diinvestigasi terbukti sebagai pelanggaran akan dikenakan sanksi sesuai dengan peraturan yang berlaku.

Melalui berbagai upaya dan kebijakan seperti tersebut di atas, maka pada tahun pelaporan tidak tercatat adanya insiden korupsi yang terbukti di Bank Mandiri. Untuk itu, Bank Mandiri tidak mengambil tindakan dan sanksi apapun berkaitan dengan insiden korupsi, seperti pemberhentian atau pemutusan kontrak kepada pegawai maupun mitra kerja. (GRI 103-3, 205-3)

Violation Reports Sanctions/Follow-Ups In 2020

Every investigated violation report and those proven as violation has received sanction based on the regulation.

Through various efforts and policies as mentioned above, in the reporting year there were no recorded incidents of corruption at Bank Mandiri. For this reason, Bank Mandiri does not take any action and sanctions related to incidents of corruption, such as termination of contracts to employees or work partners. (GRI 103-3, 205-3)



Pelibatan Pemangku Kepentingan [E.4]

Stakeholder Engagement [E.4]

Bank Mandiri mendefinisikan pemangku kepentingan sebagai entitas atau individu yang terpengaruh oleh kegiatan, produk, dan jasa perusahaan. Di sisi lain, keberadaan mereka juga mempengaruhi Bank Mandiri dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan.

Pelibatan pemangku kepentingan diarahkan pada kepentingan Bank Mandiri dengan memperhatikan tanggung jawab sosial perusahaan, kepedulian terhadap masalah-masalah lingkungan, serta memperhatikan skala prioritas dalam membangun komunikasi dengan berbagai mitra strategis.

Proses pelibatan pemangku kepentingan mencakup upaya Bank Mandiri untuk memenuhi harapan dari setiap pemangku kepentingan dengan menggunakan sumber daya yang dimiliki, dengan cara yang tepat, dapat dipertanggungjawabkan, serta tidak bertentangan dengan ketentuan yang diatur dalam peraturan perundang-undangan yang berlaku.

Bank Mandiri defines stakeholders as entities or individuals as those who are affected by the company's activities, products and services. On the other hand, their existence also influences Bank Mandiri in realizing the successful implementation of strategies and achieving goals.

Stakeholder engagement is directed at Bank Mandiri's interests by taking into account corporate social responsibility, caring for environmental issues, and paying attention to priorities in establishing communication with various strategic partners.

The stakeholder engagement process includes Bank Mandiri's efforts to meet the expectations of each stakeholder by using available resources, in an appropriate, accountable manner, and not in conflict with the provisions stipulated in applicable laws and regulations.

Tabel Pemangku Kepentingan Bank Mandiri

Bank Mandiri Stakeholder Table

Pemangku Kepentingan (102-40) Stakeholders (102-40)	Basis Identifikasi (102-42) [5.d.1] Identification Base (102-42) [5.d.1]	Topik Pembahasan (102-44) Discussion Topics (102-44)	Pendekatan dan Respons (102-43) [5.d.2] Approach and Response (102-43) [5.d.2]	Frekuensi Pendekatan (102-43) Frequency of Approach (102-43)
Pemegang Saham Shareholder	Hubungan ekonomi, kepemilikan dan legal Economic, ownership and legal relations	<ol style="list-style-type: none"> Peningkatan kinerja Bank Mandiri yang semakin membaik. Nilai saham yang tumbuh positif. <ol style="list-style-type: none"> Improved performance of the Company. Positively growing value of shares 	<ol style="list-style-type: none"> Penguatan kemampuan, ketrampilan dan keahlian pegawai. Meningkatkan Kinerja Perusahaan. <ol style="list-style-type: none"> Employees' ability, skills and expertise strengthening. Improving Company Performance. 	Komunikasi dilakukan dengan menyelenggarakan RUPS atau pertemuan sesuai dengan kebutuhan. Communication was carried out by holding a one-time Annual GMS or meeting as needed.
Masyarakat Community	Relasi sosial, lisensi sosial, tanggung jawab sosial, serta kedekatan dengan Bank Mandiri Social relations, social license, and social responsibility as well as closeness with the Company	<ol style="list-style-type: none"> Progress dan pengembangan PKBL. Meningkatnya kesempatan kerjasama dalam program PKBL. Peningkatan edukasi dan pemahaman penggunaan keuangan yang efektif. <ol style="list-style-type: none"> Progress and development PKBL (Partnership and Community Development) program. Increase in the opportunity of cooperation in PKBL program. Improving education and understanding of effective financial use. 	<ol style="list-style-type: none"> Optimalisasi PKBL. Meningkatkan jumlah mitra binaan baru. Memberikan konsultasi dan pelatihan yang lebih luas mengenai perencanaan keuangan kepada masyarakat luas. <ol style="list-style-type: none"> Optimization of PKBL program Increasing the number of new developed partners. Providing broader consultation and training on financial planning to the wider community. 	Pemberdayaan, Kolaborasi, dan Konsultasi <ol style="list-style-type: none"> Menyelenggarakan Bina Lingkungan. Menyelenggarakan Program Wirausaha Muda Mandiri. Menyelenggarakan konsultasi edukasi tentang perencanaan keuangan. Menyertakan perguruan tinggi dan pihak ketiga dalam pendampingan pelaksanaan PKBL. Empowerment, Collaboration, and Consultation <ol style="list-style-type: none"> Organizing Community Development. Organizing the Mandiri Young Entrepreneur Program. Organizing educational consultations on financial planning. Including universities and third parties in mentoring the implementation of PKBL.



Pemangku Kepentingan (102-40) Stakeholders (102-40)	Basis Identifikasi (102-42) [5.d.1] Identification Base (102-42) [5.d.1]	Topik Pembahasan (102-44) Discussion Topics (102-44)	Pendekatan dan Respons (102-43) [5.d.2] Approach and Response (102-43) [5.d.2]	Frekuensi Pendekatan (102-43) Frequency of Approach (102-43)
Pegawai, Organisasi Pegawai Employee Organizations	Legal dan pemangku kepentingan yang membantu pencapaian tujuan perusahaan Legal and stakeholders who assisted to achieve the company goals.	<ol style="list-style-type: none"> 1. Hak-hak pegawai. 2. Meningkatkan efektivitas hubungan manajemen dan pegawai. 3. Topik K3, pelatihan dan pendidikan karyawan. <ol style="list-style-type: none"> 1. Employee's Rights. 2. Improving the effectiveness of management and employee relations. 3. Topics of occupational health and safety, employee training and education. 	<ol style="list-style-type: none"> 1. Memberikan hak penuh kepada pegawai terhadap PKB yang telah ditetapkan. 2. Konsistensi melakukan pertemuan berkala dalam berbagai forum antara manajemen dengan pegawai. <ol style="list-style-type: none"> 1. Providing full rights to employees toward the CLA that has been set. 2. Consistency in organizing regular meetings in various forums between management and employees. 	Konsultasi dan Komunikasi <ol style="list-style-type: none"> 1. Menjamin pemenuhan hak-hak normatif. 2. Menjamin kebebasan berserikat dan hak menyatakan pendapat. 3. Mengadakan pertemuan berkala dalam forum bipartit antara Bank Mandiri dan serikat pegawai. 4. Menyusun dan membuat kesepakatan kerja bersama. Consultation and Communication <ol style="list-style-type: none"> 1. Ensuring the fulfillment of normative rights. 2. Ensuring freedom of association and right to express opinions. 3. Conducting regular meetings in bipartite forums between Bank Mandiri and unions. 4. Developing and creating collective labor agreements.
Pemerintah, Regulator, Legislatif Nasabah Government, Regulator, Legeslative Customer	Legal dan kepentingan Lembaga Jasa Keuangan Legal and the interests of the Financial Service Institution	<ol style="list-style-type: none"> 1. Kepatuhan terhadap seluruh regulasi yang berlaku 2. Tata kelola Perusahaan yang baik 3. Kerja sama dalam program CSR <ol style="list-style-type: none"> 1. Compliance with all applicable regulations 2. Good corporate governance 3. Cooperation in CSR programs 	<ol style="list-style-type: none"> 1. Melakukan evaluasi secara berkala sebagai alat ukur efektivitas kepatuhan terhadap regulasi yang berlaku. 2. Meningkatkan program-program <ol style="list-style-type: none"> a. Anti Korupsi b. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT). 3. Meningkatkan kerja sama program-program CSR dengan Pemerintah. <ol style="list-style-type: none"> 1. Conducting a periodic evaluation as means of measuring the effectiveness of compliance with applicable regulations. 2. Improving <ol style="list-style-type: none"> a. Anti-Corruption and b. Anti-Money Laundering and Combating the Financing of Terrorism (APU-PPT) programs. 3. Improving the cooperation of CSR programs with the Government. 	Kolaborasi, Konsultasi dan Komunikasi <ol style="list-style-type: none"> 1. Mematuhi seluruh regulasi yang berlaku. 2. Membayar pajak, retribusi dan Penerimaan Negara Bukan Pajak (PNBP) sesuai peraturan perundang-undangan. 3. Melakukan partisipasi aktif dalam musyawarah rencana pembangunan daerah (Musrenbang) 4. Meminta masukan berbagai lembaga pemerintah terhadap aspek-aspek operasional Bank Mandiri. Collaboration, Consultation and Communication <ol style="list-style-type: none"> 1. Complying with all applicable regulations. 2. Paying taxes, levies and Non-Tax State Revenues (PNBP) in Accordance with legislation. 3. Participating actively in deliberation of regional development plan (Musrenbang) 4. Inquiring input from Various government Institutions on the operational aspect of Bank Mandiri.



Pemangku Kepentingan (102-40) Stakeholders (102-40)	Basis Identifikasi (102-42) [5.d.1] Identification Base (102-42) [5.d.1]	Topik Pembahasan (102-44) Discussion Topics (102-44)	Pendekatan dan Respons (102-43) [5.d.2] Approach and Response (102-43) [5.d.2]	Frekuensi Pendekatan (102-43) Frequency of Approach (102-43)
Nasabah Clients	Hubungan ekonomi Economic relations	<ol style="list-style-type: none"> Peningkatan intensitas penyelenggaraan edukasi terkait produk dan layanan keuangan Bank Mandiri, terutama bagi nasabah baru dan masyarakat yang belum teredukasi akses keuangan. Peningkatan fasilitas dan akses perbankan serta keamanan transaksi. Transparansi informasi layanan Perusahaan. <ol style="list-style-type: none"> Increasing intensity of education related to the Company's financial products and services especially for new customers and unadjusted people access to finance. Improving the Facility and access to banking and transaction security. Transparency of the service information 	<ol style="list-style-type: none"> Konsistensi penyelenggaraan program-program edukasi terbuka kepada setiap nasabah Bank Mandiri. Meningkatkan sistem pada fasilitas dan keamanan transaksi perbankan. Memberikan informasi akurat kepada setiap nasabah mengenai informasi terkini produk dan layanan perbankan. <ol style="list-style-type: none"> Consistency in implementing open education programs to each of the Company's Improving the System on the facility and security of banking transaction. Provide accurate information to every customer regarding the latest information on banking products and services. 	Konsultasi dan Informasi <ol style="list-style-type: none"> Memastikan pelayanan dan jaminan kualitas produk keuangan. Menyelenggarakan mekanisme pengaduan dan tindak lanjutnya. Melakukan survei kepuasan pelanggan. Menjaga privasi pelanggan. Adanya forum <i>Customer Gathering</i>. Consultation and Information <ol style="list-style-type: none"> Ensuring service and quality assurance of financial products. Organizing a complaint mechanism and its follow-up. Conducting customer Satisfaction surveys. Maintaining customer privacy. The existence of Customer Gathering
Rekanan Partners	Hubungan ekonomi dan legal Economic and legal relations	Transparansi dalam proses pengadaan Transparency in the procurement process	Melaksanakan sistem pengadaan yang mematuhi prinsip-prinsip panduan kerja dan standar etika. Implementing the procurement system that adhered to guiding principles and ethical standards.	Kolaborasi dan Informasi <ol style="list-style-type: none"> Membuat kontrak kerja Melakukan pengawasan serta evaluasi terhadap kontrak kerja. Memberikan sanksi penghentian kontrak kerja sama apabila ada pelanggaran. Collaboration and Information <ol style="list-style-type: none"> Constituting working contracts. Monitoring and evaluating the working contracts. Providing sanction of termination of cooperation contract if there was a violation.
Media Massa Mass media	Relasi sosial, lisensi sosial Social relations, social license	Keterbukaan informasi yang akurat dan terkini Open access to accurate and up-todate information.	Memberikan informasi akurat mengenai berita terkini Bank Mandiri. Providing accurate information on the latest news of the Company.	Informasi <ol style="list-style-type: none"> Melaksanakan prinsip-prinsip keterbukaan informasi Melakukan kunjungan ke unit bisnis Perusahaan untuk memperluas dan memahami bisnis bank. Information <ol style="list-style-type: none"> Implementing the principles of information transparency. Organizing a visit to the Company's business unit to expand and understand the bank's business.



Kinerja Ekonomi

Economic Performance

Bank Mandiri meyakini digitalisasi merupakan salah satu pendorong utama pertumbuhan secara berkelanjutan, sekaligus kunci keberhasilan dalam memenangi persaingan yang semakin ketat.

Bank Mandiri believes digitization is one of the main drivers of sustainable growth, as well as the key to success in winning the increasingly fierce competition.







Kokoh dan Berkelanjutan Melintasi Masa

Strong and Sustainable Throughout the Times

Tinjauan Ekonomi dan Perbankan Tahun 2020

Tahun 2020 merupakan tahun yang sulit bagi perekonomian Indonesia. Pandemi virus SARS Cov-2 (COVID-19) telah menyebabkan seluruh sektor perekonomian terdampak, termasuk sektor perbankan. Di Indonesia, sejak kasus pasien positif penyakit ini diumumkan pada awal Maret, persebaran virus terus meluas, dan belum bisa tertangani hingga saat ini. Bahkan, Indonesia dan seluruh negara di muka bumi mesti bersiap-siap menghadapi skenario terburuk. Sebab, Badan Kesehatan Dunia (WHO) telah mengeluarkan peringatan bahwa pandemi COVID-19 akan berlangsung lama. (GRI 103-1)

Akibat pandemi COVID-19, pada kuartal III tahun 2020, perekonomian Indonesia resmi masuk zona resesi. Hal itu ditandai dengan laju perekonomian pada kuartal III yang tercatat kembali minus, yakni 3,49 persen, setelah sebelumnya sempat terperosok hingga minus 5,32 persen pada kuartal II. Menurut Badan Pusat Statistik (BPS), kontraksi perekonomian sehingga memicu resesi terjadi karena permintaan maupun penawaran barang dan jasa masih mengalami penurunan. Kondisi perekonomian yang sangat tidak menggembirakan ini berbanding terbalik dengan tahun 2019, saat perekonomian Indonesia masih tumbuh 5,02 persen.

Untuk menangani pandemi COVID-19, pemerintah telah mengambil berbagai kebijakan dengan tetap mempertimbangkan dampaknya bagi sektor kesehatan dan ekonomi, baik jangka pendek maupun jangka panjang. Berbagai upaya itu membawa hasil, antara lain, perekonomian Indonesia tetap tumbuh, yang ditandai dengan berkurangnya pertumbuhan minus dari kuartal II ke kuartal III. Di sisi lain, untuk mengerem perluasan kasus COVID-19, salah satu kebijakan pemerintah yang sangat ditunggu adalah rencana vaksinasi yang dipersiapkan secara matang, yang pelaksanaannya dimulai pada bulan Januari 2021.

Walau perekonomian mengalami pertumbuhan minus, menurut Dana Moneter Internasional (IMF), posisi Indonesia menempati posisi kedua terbaik setelah China di antara negara-negara kelompok G-20. Akibat pandemi, Indonesia diperkirakan mengalami kontraksi sebesar 1,5 persen pada tahun 2020, sedangkan China masih tumbuh positif 1,9 persen. Adapun negara-negara yang mengalami pertumbuhan negatif setelah Indonesia adalah Korea Selatan yang diproyeksi minus 1,9 persen dan Rusia minus 4,1 persen.

Data BPS menunjukkan dari 17 sektor usaha, tujuh di antaranya masih tumbuh positif, walau secara tahunan melambat dibandingkan periode yang sama tahun lalu. Sementara itu, 10 sektor mengalami kontraksi meski tak sedalam kuartal II 2020. Di antara sektor yang mengalami kontraksi adalah jasa keuangan dan asuransi, termasuk di dalamnya perbankan. Masih tumbuh positif sebesar 1,05% pada triwulan kedua tahun 2020, selanjutnya pada

Economic and Banking Overview 2020

2020 is a difficult year for the Indonesian economy. The SARS Cov-2 (COVID-19) virus pandemic has affected all sectors of the economy, including the banking sector. In Indonesia, since cases of positive patients for this disease were announced in early March, the spread of the virus has continued to spread, and it has not been handled until now. In fact, Indonesia and all countries on earth must be prepared for the worst scenario. This is because the World Health Organization (WHO) has issued a warning that the COVID-19 pandemic will last a long time. (GRI 103-1)

As a result of the COVID-19 pandemic, in the third quarter of 2020, the Indonesian economy officially entered a recession zone. This was indicated by the economic pace in the third quarter which recorded a negative return, namely 3.49 percent, after previously having fallen to minus 5.32 percent in the second quarter. According to the Central Statistics Agency (BPS), the economic contraction that triggers a recession occurs because the demand for and supply of goods and services is still experiencing a decline. This very unsatisfactory economic condition is inversely proportional to 2019, when the Indonesian economy was still growing at 5.02 percent.

To deal with the COVID-19 pandemic, the government has taken various policies while still considering the impact on the health sector and the economy, both in the short and long term. These various efforts have resulted, among others, that the Indonesian economy continues to grow, which is indicated by a reduction in minus growth from the second quarter to the third quarter. On the other hand, to put the brakes on the expansion of the COVID-19 case, one of the most awaited government policies is a well-prepared vaccination plan, which will begin in January 2021.

Even though the economy is experiencing minus growth, according to the International Monetary Fund (IMF), Indonesia's position is in the second best position after China among the G-20 group countries. As a result of the pandemic, Indonesia is estimated to experience a contraction of 1.5 percent in 2020, while China will still grow positively by 1.9 percent. The countries that experienced negative growth after Indonesia were South Korea, which was projected at minus 1.9 percent and Russia at minus 4.1 percent.

BPS data shows that out of 17 business sectors, seven of them are still growing positively, although on an annual basis it is slowing down compared to the same period last year. Meanwhile, 10 sectors experienced contraction, although not as deep as the second quarter of 2020. Among the sectors experiencing contraction were financial services and insurance, including banking. It still grew positively by 1.05% in the second quarter of 2020, then in the third



triwulan ketiga mengalami kontraksi sebesar 0,95%. Kondisi ini merupakan kali pertama sektor jasa keuangan dan asuransi tumbuh minus sejak lebih dari 20 tahun silam.

Digitalisasi sebagai Solusi Inovatif

Sejalan dengan trend global, Bank Mandiri telah menyusun peta jalan atau roadmap untuk melakukan digitalisasi layanan dan akan mengimplementasikan secara bertahap. Pada tahun 2020 misalnya, Perseroan menganggarkan belanja modal atau capex IT sebesar Rp 2-Rp 3 triliun, yang sebagian besar dialokasikan untuk digitalisasi sistem layanan secara berkelanjutan. Kebijakan digitalisasi sejalan dengan penjabaran visi Bank Mandiri, yaitu "Bank Mandiri melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif."

Transformasi melalui digitalisasi layanan menemukan momentum dengan terjadinya pandemi COVID-19. Untuk mengendalikan penyebaran, sekaligus upaya memutus mata rantai penyebaran virus tersebut, pemerintah telah mengeluarkan berbagai kebijakan, antara lain, pembatasan sosial skala besar. Kebijakan ini membuat aktivitas sosial masyarakat menjadi berkurang dan terbatas, termasuk kemungkinan bertransaksi di bank. Sulit dimungkiri, kewajiban untuk memenuhi protokol kesehatan COVID-19 telah mengubah perilaku nasabah dengan munculnya kebutuhan layanan dengan kontak antar-individu yang minimal.

Untuk mempercepat digitalisasi, Bank Mandiri telah menyiapkan tiga strategi yang menjadi ujung tombak, yaitu digitize internal process, memodernisasi channels, dan me-leverage ekosistem digital. Setiap strategi memiliki fokus pengembangan yang berbeda, namun sama-sama bertujuan untuk menghasilkan produk inovatif perbankan yang handal dan praktis. Dari sisi modernisasi digital channel, salah satu produk inisiatif yang diluncurkan Bank Mandiri adalah online onboarding melalui portal join.bankmandiri.co.id. Melalui channel ini, nasabah bisa membuka rekening tabungan kapan pun dan dimana pun menggunakan smartphone, tanpa perlu download aplikasi.

Selain itu, produk mobile banking yang juga menjadi andalan adalah Mandiri Online (Mandol). Produk ini memiliki keistimewaan, antara lain, sudah dilengkapi dengan biometric login dengan sidik jari ataupun face recognition, serta mampu melayani transaksi pembayaran kepada lebih dari 1.800 rekanan. Tak hanya itu, layanan mandiri online juga semakin lengkap dengan penambahan fitur pembuatan kode billing serta pembayaran pajak, top up dan update balance e-money di perangkat Android maupun IOS. Bahkan, Bank Mandiri juga akan hadir di dunia virtual dengan chat bot MITA (Mandiri Intelligent Assistant) untuk akses informasi perbankan 24 jam melalui official WhatsApp Bank Mandiri. Untuk menjangkau layanan yang lebih luas lagi, sekaligus mewujudkan Bank Mandiri sebagai modern digital bank, Perseroan juga sudah mempersiapkan berbagai strategi, baik di segmen wholesale, Usaha Mikro Kecil dan Menengah (UMKM).

Bank Mandiri meyakini digitalisasi merupakan salah satu pendorong utama pertumbuhan secara berkelanjutan, sekaligus kunci keberhasilan dalam memenangi persaingan yang semakin ketat. Per 31 Desember 2020, sekadar contoh, jumlah transaksi e-channel Bank Mandiri mencapai 2.111.267.460 juta transaksi dengan pengguna aktif sebanyak 16.543.921 nasabah.

quarter it contracted by 0.95%. This condition is the first time the financial services and insurance sector has grown at a minus level in more than 20 years.

Digitalization as an Innovative Solution

In line with the global trend, Bank Mandiri has prepared a road map or roadmap to digitize services and will implement it in stages. In 2020, for example, the Company budgeted a capital expenditure or capex of IT of Rp 2-Rp 3 trillion, most of which was allocated for digitizing the service system on an ongoing basis. The digitization policy is in line with Bank Mandiri's vision, which is "Bank Mandiri serves all customers with international service standards by providing solutions innovative finance. "

Transformation through digitalization of services is finding momentum with the COVID-19 pandemic. To control the spread, as well as efforts to break the chain of spread of the virus, the government has issued various policies, including large-scale social restrictions. This policy makes social activities reduced and limited, including the possibility of making transactions in banks. It is difficult to deny that the obligation to comply with the COVID-19 health protocol has changed customer behavior with the emergence of service needs with minimal contact between individuals.

To accelerate digitization, Bank Mandiri has prepared three strategies that are at the forefront, namely digitizing internal processes, modernizing channels, and leveraging the digital ecosystem. Each strategy has a different development focus, but the same objective is to produce reliable and practical banking innovative products. In terms of digital channel modernization, one of the initiatives launched by Bank Mandiri is online onboarding through the join.bankmandiri.co.id portal. Through this channel, customers can open a savings account anytime and anywhere using a smartphone, without the need to download an application.

In addition, a mobile banking product that is also a mainstay is Mandiri Online (Mandol). This product has features, among others, it is equipped with a biometric login with fingerprints or face recognition, and is able to serve payment transactions to more than 1,800 partners. Not only that, online standalone services are also more complete with the addition of features for billing code generation and tax payments, top ups and e-money balance updates on Android and IOS devices. In fact, Bank Mandiri will also be present in the virtual world with the MITA (Mandiri Intelligent Assistant) chat bot for 24-hour access to banking information via Bank Mandiri's official WhatsApp. To reach a wider range of services, while at the same time realizing Bank Mandiri as a modern digital bank, the Company has also prepared various strategies, both in the wholesale segment, Micro, Small and Medium Enterprises (MSMEs).

Bank Mandiri believes digitization is one of the main drivers of sustainable growth, as well as the key to success in winning the increasingly fierce competition. As of December 31, 2020, for example, the number of Bank Mandiri e-channel transactions reached 2,111,267,460 million transactions with as many as 16,543,921 customers.



Kinerja Bank Mandiri Tahun 2020

Setiap tahun, Bank Mandiri mengeluarkan Rencana Bisnis Bank (RBB) yang disusun secara matang dan realistis berdasarkan prinsip kehati-hatian dan penerapan manajemen risiko. Di dalamnya, antara lain, disampaikan tentang rencana Bank Mandiri untuk meningkatkan kinerja usaha serta strategi untuk merealisasikan rencana tersebut sesuai target dan waktu yang ditetapkan. Penyusunan rencana bisnis senantiasa memperhatikan sejumlah hal, yaitu faktor eksternal dan internal yang dapat mempengaruhi kelangsungan usaha Bank; prinsip kehati-hatian; penerapan manajemen risiko; dan asas perbankan yang sehat.

Selain RBB, sejalan dengan pemberlakuan Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, yang berlaku per 1 Januari 2019, maka Bank Mandiri telah menyusun Rencana Aksi Keberlanjutan Bank (RAKB). Dalam menjalankan operasional usaha, Bank Mandiri senantiasa merujuk pada RBB dan RAKB sehingga mampu mencapai kinerja terbaik, yang selaras antara pencapaian kinerja ekonomi, tanpa mengesamping kinerja lingkungan dan sosial. (GRI 103-2)

Untuk mewujudkan RBB dan RAKB tahun 2020, Bank Mandiri telah merumuskan sejumlah kebijakan strategis sebagai berikut: [103-2]

o Kebijakan Corporate Plan “Restart” 2016-2020

Kebijakan strategi yang disusun untuk *Corporate Plan Restart* 2016-2020 merupakan pondasi dari kebijakan strategi yang diterapkan serta diimplementasikan di Bank Mandiri. Dalam hal ini Bank Mandiri fokus pada 3 (tiga) fokus area utama sesuai dengan core competence agar tumbuh sehat dan berkelanjutan dengan visi menjadi Indonesia's best, ASEAN's prominent melalui:

1. Accelerate The Growth Segment Strategy
 - a. Fokus menumbuhkan bisnis produk KPR Primary melalui penawaran produk KPR yang terjangkau dengan target customer yang selektif.
 - b. Fokus mendorong pertumbuhan New KSM berbasis payroll dan Kredit berbasis agunan. Mendorong Bank at Work (B@W) dengan menawarkan produk kepada nasabah Korporasi berikut jaringan bisnisnya secara terpadu untuk memperluas saluran
2. Integrate The Group Strategy
 - a. Mendorong peningkatan kinerja Entitas Anak melalui sinergi Mandiri Group.
 - b. Meningkatkan produktivitas jaringan Bank Mandiri melalui business process reengineering dan penerapan data analytics.
 - c. Memperkuat peran Bank Mandiri di negara ASEAN.
3. Deepen Client Relationship
 - a. Mendorong bisnis korporasi yang menjadi kompetensi utama untuk tumbuh lebih agresif dan menjadi yang terbaik di pasar dalam hal pertumbuhan kualitas maupun kehandalan produk transaksional dan treasury.
 - b. Meningkatkan porsi kontribusi fee based income di Segmen Wholesale/ Corporate (Large Corporate dan Middle Corporate/ Komersial).

Bank Mandiri Performance in 2020

Every year, Bank Mandiri issues a Bank Business Plan (RBB) that is prepared in a mature and realistic manner based on the principles of prudence and the application of risk management. In it, among other things, it describes Bank Mandiri's plans to improve business performance and strategies for realizing this plan according to the set target and time. The preparation of a business plan always takes into account a number of things, namely external and internal factors that may affect the sustainability of the Bank's business; the precautionary principle; implementation of risk management; and sound banking principles.

In addition to the RBB, in line with the implementation of the Financial Services Authority Regulation (POJK) No.51 / POJK.03 / 2017 concerning Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, which took effect as of January 1, 2019, Bank Mandiri has prepared an Action Plan. Bank Sustainability (RAKB). In carrying out business operations, Bank Mandiri always refers to the RBB and RAKB so that it is able to achieve the best performance, which is in line with the achievement of economic performance, without compromising environmental and social performance. (GRI 103-2)

To realize the 2020 RBB and RAKB, Bank Mandiri has formulated a number of strategic policies as follows: [103-2]

o 2016-2020 “Restart” Corporate Plan Policy

The strategic policies formulated for the 2016-2020 Corporate Plan Restart are the foundation of the strategic policies implemented and implemented at Bank Mandiri. In this case, Bank Mandiri focuses on 3 (three) main focus areas in accordance with core competencies in order to grow healthy and sustainably with a vision to become Indonesia's best, ASEAN's prominent through:

1. Accelerate The Growth Segment Strategy
 - a. Focus on growing the KPR Primary product business by offering affordable KPR products with selective target customers.
 - b. Focus on encouraging the growth of new KSM based on payroll and credit based collateral. Encouraging Bank at Work (B @ W) by offering products to Corporate customers and their integrated business networks to expand channels
2. Integrate The Group Strategy
 - a. Encouraging increased performance of Subsidiaries through the Mandiri Group synergy.
 - b. Increase the productivity of the Bank Mandiri network through business process reengineering and application of data analytics.
 - c. Strengthening the role of Bank Mandiri in ASEAN countries.
3. Deepen Client Relationship
 - a. Encouraging corporate business as the main competency to grow more aggressively and to be the best in the market in terms of quality growth and reliability of transactional and treasury products.
 - b. Increase the contribution portion of fee based income in the Wholesale / Corporate Segment (Large Corporate and Middle Corporate / Commercial).



- c. Mengembangkan sector solution, melalui penawaran produk dan solusi keuangan yang spesifik.
- d. Mendorong konsolidasi dan penguatan segmen komersial agar tetap tumbuh sejalan dengan pasar

- c. Developing sector solutions, through offering specific financial products and solutions.
- d. Promote consolidation and strengthening of the commercial segment so that it continues to grow in line with the market

Selain itu, Perseroan juga mempersiapkan enablers atau dukungan strategis lain yang bersifat bankwide untuk dapat mencapai target bisnis, antara lain:

1. Transformasi model layanan melalui digitalisasi untuk meningkatkan efisiensi, yang ditunjukkan dengan menurunnya tingkat efisiensi rasio.
2. Penataan ulang organisasi agar lebih mencerminkan fokus bisnis dan responsif terhadap kondisi pasar secara cepat dan produktif.
3. Penyelarasan manajemen risiko untuk menyeimbangkan pertumbuhan dan kualitas.

In addition, the Company also prepares enablers or other bank-wide strategic supports to achieve business targets, including:

1. Transforming the service model through digitization to increase efficiency, which is indicated by a decrease in the efficiency ratio.
2. Organizational restructuring to better reflect business focus and be responsive to market conditions quickly and productively.
3. Alignment of risk management to balance growth and quality.

Pada periode 2019-2020, Bank Mandiri melanjutkan strategi yang telah dijalankan pada periode 2016-2018 dan periode 2018-2019 serta melakukan upaya perbaikan efisiensi biaya, peningkatan produktivitas, serta meningkatkan pendapatan melalui perbaikan komposisi fee based income.

In the 2019-2020 period, Bank Mandiri continued the strategy that had been implemented in the 2016-2018 period and 2018-2019 period and made efforts to improve cost efficiency, increase productivity, and increase income by improving the composition of fee-based income.

1. Pengendalian Biaya Operasional

Dengan berorientasi pada pertumbuhan bisnis jangka panjang, maka pengendalian biaya operasional menjadi salah satu prioritas utama Corporate Plan. Penggunaan biaya akan lebih difokuskan pada pengembangan jaringan pelayanan yang mendukung pertumbuhan transaksi dan pengembangan infrastruktur berbasis digital yang lebih efisien dengan cara:

1. Operational Cost Control

With a long-term business growth orientation, operational cost control is one of the main priorities of the Corporate Plan. The use of fees will be more focused on developing service networks that support transaction growth and developing more efficient digital-based infrastructure by:

A. Prioritisasi

Memprioritaskan penggunaan biaya untuk inisiatif strategis yang sejalan dengan strategi jangka panjang dan mampu menghasilkan nilai tambah bagi Bank Mandiri.

A. Prioritization

Prioritizing the use of fees for strategic initiatives that are in line with a long-term strategy and are capable of generating added value for Bank Mandiri.

B. Optimalisasi

Optimalisasi melalui peningkatan utilisasi dan produktivitas aset di antaranya jaringan e-channel, jaringan kantor, dan aset properti.

B. Optimization

Optimization through increased utilization and productivity of assets, including e-channel networks, office networks and property assets.

C. Efisiensi

Dalam kondisi ekonomi yang penuh dengan ketidakpastian, disrupsi teknologi, dan layanan keuangan, maka implementasi program efisiensi perlu dilakukan agar biaya operasional tetap terkendali dan laba bank dapat tercapai sesuai dengan ekspektasi.

C. Efficiency

In an economic condition full of uncertainty, disruption of technology, and financial services, it is necessary to implement an efficiency program so that operational costs remain under control and bank profits can be achieved as expected.

2. Perbaikan Komposisi Fee Based Income (FBI)

Seiring dengan penurunan suku bunga acuan Bank Indonesia (7 days repo rate) yang diprediksikan masih akan berlanjut hingga tahun 2020 diperkirakan akan menekan pertumbuhan Net Interest Margin (NIM), sehingga Bank Mandiri akan berupaya mendorong pertumbuhan pendapatan non bunga (FBI) untuk menjaga total pendapatan dan keuntungan agar tetap tumbuh melalui:

2. Improvement of Fee Based Income (FBI) Composition

In line with the decline in the Bank Indonesia benchmark interest rate (7 days repo rate), which is predicted to continue until 2020, it is estimated that it will suppress Net Interest Margin (NIM) growth, so that Bank Mandiri will strive to encourage non-interest income (FBI) growth to maintain total income. and profits to keep growing through:

A. Mendorong pertumbuhan FBI yang bersifat recurring:

- Meningkatkan pendapatan Cash Management melalui integrasi dan optimalisasi layanan H2H bagi nasabah e-commerce dan juga ekosistem pilihan.

A. Encouraging the growth of the recurring FBI:

- Increase Cash Management revenue through integration and optimization of H2H services for e-commerce customers as well as selected ecosystems.



- Melakukan optimalisasi e-channel dengan fokus intensifikasi dan ekstensifikasi channel melalui Peningkatan sales volume dan transaksi
- Peningkatan partnership dengan industri fintech dan strategic solution

B. Meningkatkan intensifikasi nasabah eksisting dan fokus pada top player di masing-masing industri, diantaranya:

- Menciptakan produk customer based untuk menghasilkan solusi terbaik (tailored solution) bagi nasabah atas lindung nilai, structured funding, dan kebutuhan nasabah lainnya terkait dengan transaksi treasury melalui Client Advisory Sales.
- Mendorong transaksi derivatif baik dalam rangka hedging maupun investment dengan instrument Call Spread, IRS, CCS, dan Deposit Swap.
- Meningkatkan intensifikasi produk trade pada nasabah anchor segmen Corporate dan Commercial serta mengembangkan structured solutions untuk memenuhi kebutuhan trade mereka.

C. Meningkatkan intensifikasi produktivitas e-channel baik ATM, EDC, maupun Mobile & Internet Banking (Mandiri Online) melalui enhancement fitur ATM yang meliputi pengembangan kebutuhan perusahaan guna mendorong peningkatan fee based income dan customer satisfaction dan operational excellence.

- Optimizing e-channel with a focus on channel intensification and expansion by increasing sales volume and transactions
- Increased partnerships with the fintech industry and strategic solutions

B. Increase the intensification of existing customers and focus on top players in each industry, including:

- Creating customer-based products to produce tailored solutions for customers regarding hedging, structured funding, and other customer needs related to treasury transactions through Client Advisory Sales.
- Encouraging derivative transactions for both hedging and investment with Call Spread, IRS, CCS, and Deposit Swap instruments.
- Increase the intensification of trade products for anchor customers in the Corporate and Commercial segments and develop structured solutions to meet their trade needs.

C. Increasing the intensification of e-channel productivity, both ATM, EDC, and Mobile & Internet Banking (Mandiri Online) through ATM feature enhancement, which includes the development of company needs to boost fee-based income and customer satisfaction and operational excellence.

Di luar kebijakan dan strategi tersebut di atas, Bank Mandiri juga telah mengambil serangkaian kebijakan khusus untuk merespons pandemi COVID-19. Kebijakan tersebut adalah sebagai berikut:

1. Integrasi Bisnis Wholesale dan Retail dengan dengan memaksimalkan potensi value chain pada ekosistem nasabah Wholesale (segmen Corporate, Commercial dan Kelembagaan).
2. Menumbuhkan dan mengoptimalkan potensi Bisnis di wilayah serta sektor di wilayah Indonesia serta sektor-sektor yang pulih lebih cepat dan meningkatkan kolaborasi total relationship antara segmen Wholesale, Retail dan Entitas Anak.
3. Melanjutkan akselerasi digital melalui pengembangan solusi digital, perbaikan proses, modernisasi channel serta peningkatan kapabilitas core banking untuk mendukung aktivitas perbankan nasabah secara lebih cepat dan handal.

Di tengah kondisi perekonomian yang penuh tantangan, segenap Insan Perseroan telah berupaya secara optimal untuk mewujudkan RBB dan RAKB 2020. Secara umum, Bank Mandiri masih mencatatkan kinerja positif selama tahun 2020, meski mengalami penurunan dibanding tahun 2019. Pada tahun pelaporan, Bank Mandiri membukukan pertumbuhan laba bersih konsolidasian sebesar Rp17,66 triliun, turun Rp10,81 triliun atau 37,95% dibanding tahun 2019, yang mencapai Rp28,46 triliun. **[GRI 103-3]**

Pencapaian kinerja ekonomi Bank Mandiri pada tahun 2020 selengkapnya disajikan dalam tabel-tabel berikut: **(GRI 201-1)**

Apart from the aforementioned policies and strategies, Bank Mandiri has also taken a series of special policies to respond to the COVID-19 pandemic. The policies are as follows:

1. Integration of Wholesale and Retail Business by maximizing the value chain potential in the Wholesale customer ecosystem (Corporate, Commercial and Institutional segments).
2. Growing and optimizing business potential in the regions and sectors in Indonesia as well as sectors recovering faster and increasing total collaboration between the Wholesale, Retail and Subsidiaries segments.
3. Continuing digital acceleration through the development of digital solutions, process improvements, channel modernization and enhancement of core banking capabilities to support customer banking activities in a faster and more reliable manner.

In the midst of challenging economic conditions, all of the Company's personnel have made optimal efforts to realize the RBB and RAKB 2020. In general, Bank Mandiri still recorded positive performance during 2020, although it experienced a decline compared to 2019. In the reporting year, Bank Mandiri posted a consolidated net profit growth of IDR17.66 trillion, decreased by IDR10.81 trillion or 37.95% compared to 2019, which reached IDR 28.46 trillion. **[GRI 103-3]**

Bank Mandiri's economic performance achievements in 2020 are presented in full in the following tables: **(GRI 201-1)**



Tabel Distribusi Nilai Ekonomi
Table of Economic Value Distribution

Uraian Description	Satuan Unit	2020	2019	2018	2017	2016	2015
Nilai ekonomi langsung yang dihasilkan / Direct economic value generated							
Pendapatan Bunga Interest income	Juta Rupiah Million Rupiah	80.093.037	84.431.175	74.454.382	71.055.102***)	71.145.401	66.366.659
Pendapatan Syariah Sharia Income	Juta Rupiah Million Rupiah	7.228.080	7.093.915	6.538.188	6.229.546	5.564.487	5.203.468
Pendapatan Premi Premium Income	Juta Rupiah Million Rupiah	12.890.360	11.113.650	10.342.487	10.325.187	9.377.741	9.546.893
Keuntungan dari penjualan efek- efek dan obligasi pemerintah Profits from the sale of securities and government bonds	Juta Rupiah Million Rupiah	999.026	853.850	674.087	779.993***)	745.904	275.499
Laba atas penjualan aset tetap Return on sale of fixed assets	Juta Rupiah Million Rupiah	9.507	12.529	21.890	44.777	120	228
Pendapatan provisi dan komisi lainnya Other fees and commissions	Juta Rupiah Million Rupiah	12.943.683	14.216.435	13.013.786	12.448.315***)	11.440.002	10.014.810
Pendapatan dari kelompok diperdagangkan Income from traded group	Juta Rupiah Million Rupiah	5.530.909	3.871.620	3.657.290	3.471.667	2.265.234****)	2.238.098****)
Pendapatan lain-lain Other income	Juta Rupiah Million Rupiah	9.211.290	8.402.343	11.000.989	6.910.425	5.581.189	6.125.770
Jumlah penerimaan nilai ekonomi Total economic value receipts	Juta Rupiah Million Rupiah	128.905.892	129.995.517	119.703.099	111.265.012	106.120.078	99.771.425
Laba bersih Net profit	Triliun Rupiah Trillion Rupiah	17,65	28,46*	25,02	20,64	13,81	20,33
Nilai ekonomi yang didistribusikan / Economic value distributed							
Beban operasional **) Operating expenses **)	Juta Rupiah Million Rupiah	(22.876.358)	22.855.121	21.243.370	20.130.455***)	17.649.453	16.377.888
Beban gaji dan tunjangan pegawai Salary expenses and employee benefits	Juta Rupiah Million Rupiah	(17.770.433)	17.221.046	16.322.769	14.858.642	13.618.745	12.376.655
Pembayaran kepada Penyandang Dana ***) Payments to Funders ***)	Juta Rupiah Million Rupiah	(42.189.633)	41.391.049	34.005.292	33.156.399***)	31.609.829	32.616.847
Pembayaran dividen kepada para Pemegang Saham Dividend payment to Shareholders	Juta Rupiah Million Rupiah	(16.489.279)	11.256.759	9.287.857	6.212.954	6.100.490	4.967.968
Pembayaran kepada Pemerintah (pajak, retribusi, dan lainnya) Payments to the Government (taxes, levies, etc.)	Juta Rupiah Million Rupiah	(5.652.417)	7.985.848	8.091.432	5.713.821	3.922.802	5.217.032
Pengadaan barang & jasa Procurement of goods & services	Juta Rupiah Million Rupiah	(2.965.162)	8.188.902	8.787.090	5.990.110	7.670.582	8.082.862
Pengeluaran untuk Masyarakat Public Expenditure	Juta Rupiah Million Rupiah	(133.901)	(147.829)*	114.552	118.856***)	79.604	40.190
Jumlah nilai ekonomi yang didistribusikan Total economic value distributed	Juta Rupiah Million Rupiah	(108.077.183)	(109.046.554)*	97.852.362	86.181.237***)	80.651.505	79.679.271
Jumlah nilai ekonomi yang ditahan The amount of economic value withheld	Juta Rupiah Million Rupiah	20.828.709	20.948.963*	26.959.424	24.002.823***)	25.468.573	20.091.983

*disajikan kembali / restated

*) Beban operasional selain beban gaji dan tunjangan pegawai/ Operating expenses other than salaries and employee benefits

***) Beban bunga, beban syariah, dan beban klaim/ Interest expenses, sharia expenses, and claims expenses

****) Direklasifikasi/ Reclassified

*****) Laba dari selisih kurs dan transaksi derivatif - neto/ Profit from foreign exchange differences and derivative transactions - net



Tabel Kinerja Produk Perbankan

Table of Banking Product Performance [F.2]

Uraian Description	Satuan Unit	2020	2019	2018
		Realisasi Realization	Realisasi Realization	Realisasi Realization
Total Simpanan Nasabah Total Customer Deposits	Juta Rupiah Million Rupiah	963.593.762	850.108.345	766.008.893
• Giro dan Giro Wadiah Wadiah demand deposits and current accounts	Juta Rupiah Million Rupiah	304.450.291	247.444.267	199.823.756
• Tabungan dan Tabungan Wadiah Wadiah Savings and Savings	Juta Rupiah Million Rupiah	351.362.191	324.488.072	307.282.353
• Deposito Berjangka Time deposit	Juta Rupiah Million Rupiah	307.781.280	278.176.006	258.902.784
Total Kredit Total Credits	Triliun Rupiah Trillion Rupiah	892,81	907,46	820,08
Total FBI (Fee Based Income) Total FBI (Fee Based Income)	Triliun Rupiah Trillion Rupiah	22,12	27,36	28,33
Total ATM Total ATM	Unit Unit	13.217	18.291	17.376

Tabel Laba (Rugi)

Table of Profit (Loss)

Laba Profit	Satuan Unit	2020	2019	2018
		Realisasi Realization	Realisasi Realization	Realisasi Realization
Laba Bersih yang Diatribusikan Kepada Pemilik Entitas Induk Net Income Attributable to Owners of the Parent Company	Juta Rupiah Million Rupiah	17.119.253	27.482.133	25.015.021
Laba Bersih yang Diatribusikan Kepada Kepentingan Non Pengendali Net Income Attributable to Non-Controlling Interests	Juta Rupiah Million Rupiah	526.371	973.459	836.916
Laba Komprehensif yang Diatribusikan Kepada Pemilik Entitas Induk Comprehensive Income Attributable to Owners of the Parent Company	Juta Rupiah Million Rupiah	20.466.256	34.655.095*	23.771.531
Laba Komprehensif yang Diatribusikan Kepada Kepentingan Non Pengendali Comprehensive Income Attributable to Non- Controlling Interests	Juta Rupiah Million Rupiah	606.199	1.011.573	763.657
Laba Bersih Per Saham Earnings Per Share	Juta Rupiah Million Rupiah	367,04	588,90	536,04

*disajikan kembali/restated

Mewujudkan Bank Berkelanjutan

Penyaluran kredit merupakan bisnis utama Bank Mandiri oleh karena itu isu-isu terkait penyaluran kredit berpotensi untuk mempengaruhi tingkat kesehatan keuangan secara signifikan. Untuk itu, selain memperhatikan aspek ekonomi, Bank Mandiri juga senantiasa menerapkan prinsip

Creating a Sustainable Bank

Lending becomes the main business of Bank Mandiri, therefore issues related to lending have the potential to significantly affect the level of financial soundness. To that end, in addition to paying attention to economic aspects, Bank Mandiri also always applies



kehati-hatian dalam mengintegrasikan prinsip keuangan berkelanjutan yang sejalan dengan pembangunan berkelanjutan ke dalam berbagai kebijakan dan program, antara lain:

- Bank Mandiri berupaya untuk menghindari penyaluran kredit kepada proyek atau usaha yang secara nyata membahayakan lingkungan dalam menetapkan target pasar
- Mensyaratkan debitur/ calon debitur untuk menyerahkan dokumen yang menunjukkan perusahaan bertanggung jawab dalam pengelolaan lingkungan, salah satunya adalah AMDAL untuk rencana usaha/kegiatan yang diwajibkan atau UKL-UPL sesuai ketentuan perundang-undangan yang berlaku. Selain itu, hasil PROPER juga menjadi syarat lainnya.

Sementara itu, dalam upaya meningkatkan kesadaran pegawai dan debitur atas ESG, Bank Mandiri telah melaksanakan *workshop/webinar* dengan *stakeholder* dan debitur pada tahun 2020 di antaranya: [FSS]

1. *Workshop* Sertifikasi ISPO dan perkembangannya bersama dengan ISPO ommission.
2. *Workshop* Implementasi K3 dan QHSE bersama dengan PT Adhi Karya (Persero) Tbk (debitur).
3. Webinar Sertifikasi ISPO dan Update Terkini terkait Peraturan ISPO pada 22 Oktober 2020 dengan narasumber Kepala Sekretariat Komisi ISPO dengan peserta berasal dari pegawai Bank Mandiri (internal) dan jumlah peserta webinar mencapai 120 orang.

Sebagai wujud penerapan konsep berkelanjutan, sekaligus dukungan dalam memelihara kelestarian lingkungan hidup, Bank Mandiri telah melakukan berbagai program selama tahun 2020, sesuai dengan Rencana Aksi Keuangan Berkelanjutan (RAKB), antara lain, melanjutkan implementasi piloting kebijakan LST pada sektor prioritas Sawit & CPO, serta memulai implementasi pilot pada sektor Konstruksi. Selain itu, pada tahun 2020 Bank Mandiri juga berkomitmen untuk terus mengembangkan produk yang sejalan dengan prinsip berkelanjutan dimulai dengan pembuatan Sustainability/Green/Social Bonds Framework sesuai dengan prinsip nasional maupun Internasional. Pencapaian dari implementasi tersebut adalah sebagai berikut:

the principle of prudence in integrating the principles of sustainable finance in line with sustainable development into various policies and programs, including:

- Bank Mandiri strives to avoid lending to projects or businesses that actually endanger the environment in setting target markets
- Require debtors / prospective debtors to submit documents that show the company is responsible for environmental management, one of which is the AMDAL for mandatory business / activity plans or UKL-UPL in accordance with applicable laws and regulations. Apart from that, the PROPER result is another requirement.

Meanwhile, in an effort to increase employee and debtor awareness of ESG, Bank Mandiri has conducted workshops/webinars with stakeholders and debtors in 2020, including: [FSS]

1. ISPO Certification Workshop and its development together with ISPO Commissions
2. Workshop on the Implementation of K3 and QHSE together with PT Adhi Karya (Persero) Tbk as a debtor.
3. ISPO Certification Webinar and Recent Updates regarding ISPO Regulations on 22 October 2020 with resource persons from the Head of the ISPO Commission Secretariat with participants coming from Bank Mandiri employees (internal) and the number of webinar participants reaching 120 people.

As a form of implementing a sustainable concept, as well as support in maintaining environmental sustainability, Bank Mandiri has carried out various programs during 2020, in accordance with the Sustainable Finance Action Plan (RAKB), among others, continuing the implementation of ESG policy piloting in the priority sectors of Palm Oil & CPO, and starting pilot implementation in the construction sector. In addition, in 2020 Bank Mandiri is also committed to continuing to develop products that are in line with the principles of sustainability, starting with the creation of the Sustainability / Green / Social Bonds Framework in accordance with national and international principles. The achievements of the implementation are as follows:

Tabel Pencapaian Implementasi Sustainable Banking (FN-CB-410a.2)
Table of Sustainable Banking Implementation Achievements (FN-CB-410a.2)

Implementasi kebijakan Lingkungan, Sosial & Tata Kelola (LST) dengan sektor industri prioritas di segmen Corporate Implementation of Environmental, Social & Governance (LST) policies with priority industrial sectors in the Corporate segment			
Sektor Sector	Aktivitas Activities	Pencapaian Achievement	
		2019	2020
Sawit & CPO Palm Oil & CPO	Capability Development	6 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri 6 workshops / FGDs for the development of Bank Mandiri's internal capacity	6 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri dengan melibatkan pihak eksternal seperti kesekretariatan ISPO 6 workshops / FGDs for the development of Bank Mandiri's internal capacity by involving external parties such as the ISPO secretariat
	ESG Policy	Implementasi terhadap 3 debitur pilot sektor Sawit & CPO atau sebesar 5,3% dari total debitur segmen Corporate untuk memperoleh lesson learnt atas penerapan Sustainable CPO Peningkatan Jumlah Debitur ISPO Segmen Corporate sebanyak 63% secara tahunan The implementation of 6 additional pilot debtors in the Palm Oil & CPO sector to get lessons learned on the implementation of Sustainable CPO for the Corporate segment with ISPO certification, which was still relatively the same (5 debtors registered in early 2020)	Implementasi terhadap 6 debitur pilot tambahan sektor Sawit & CPO untuk memperoleh lesson learnt terhadap penerapan Sustainable CPO debitur sektor Sawit & CPO segmen Corporate yang bersertifikasi ISPO masih relatif sama (5 deb melakukan pendaftaran di awal 2020) Implementation of 3 pilot debtors in the Palm & CPO sector or 5.3% of the total debtors of the Corporate segment to get lessons learned on the implementation of Sustainable CPO Increasing the Number of ISPO Debtors in the Corporate Segment by 63% annually



Implementasi kebijakan Lingkungan, Sosial & Tata Kelola (LST) dengan sektor industri prioritas di segmen Corporate
Implementation of Environmental, Social & Governance (LST) policies with priority industrial sectors in the Corporate segment

Sektor Sector	Aktivitas Activities	Pencapaian Achievement	
		2019	2020
Konstruksi Construction	Capability Development		2 kali workshop/FGD untuk pengembangan kapasitas internal Bank Mandiri 2 workshops / FGDs to develop the internal capacity of Bank Mandiri
	ESG Policy	Implementasi dimulai di 2020 Implementation began in 2020	Implementasi terhadap 3 debitur pilot sektor Konstruksi untuk memperoleh lesson learnt terhadap penerapan Sustainable Construction Implementation of 3 pilot debtors in the Construction sector to get lessons learned on the implementation of Sustainable Construction
Sektor Lainnya Other sectors	Capability Development		Workshop terkait Sustainable Finance Awareness yang diikuti seluruh pegawai bankwide, & workshop potensi pembiayaan Industri Renewable Energy. Workshop related to Sustainable Finance Awareness attended by all bank-wide employees, & workshops on the potential for financing the Renewable Energy Industry

Pengembangan Produk Keuangan Berkelanjutan (Sustainable Product)
Sustainable Financial Product Development

Sektor Sector	Aktivitas Activities	Pencapaian Achievement	
		2019	2020
Green/Social Sust. Bonds	Framework Development	Implementasi dimulai di 2020 The implementation began in 2020	Penyusunan Framework Internal, identifikasi eligible underlying asset & penyesuaian kebijakan penertiban sustainability bonds dalam Petunjuk Teknis Operasional (PTO). Preparation of the Internal Framework, identification of eligible underlying assets & alignment of policies to control sustainability bonds in the Operational Technical Guidelines (PTO).

Tabel Debitur Segmen Corporate di Bidang Kelapa Sawit dan Pengolahannya (CPO) beserta Status Sertifikasi ISPO/RSPO [F.3]
Table of Debtors for the Corporate Segment in the Field of Palm Oil and Its Processing (CPO) and their ISPO / RSPO Certification Status [F.3]

Uraian Description	2020		2019		2018		2017	
	Jumlah Perusahaan Number of Company	Baki Debet Kredit (dalam juta rupiah) Credit Debit Tray (in million rupiah)	Jumlah Perusahaan Number of Company	Baki Debet Kredit (dalam juta rupiah) Credit Debit Tray (in million rupiah)	Jumlah Perusahaan Number of Company	Baki Debet Kredit (dalam juta rupiah) Credit Debit Tray (in million rupiah)	Jumlah Perusahaan Number of Company	Baki Debet Kredit (dalam juta rupiah) Credit Debit Tray (in million rupiah)
Tersertifikasi/dalam proses Certified / in progress	45	35.549.266	44	36,923,870	24	31.142.026	23	22.322.060
Pra Pendaftaran Pre Registration	9	14.729.182	13	16,961,217	20	4.315.421	26	13.625.105
Total	54	50.278.447	57	53,885,087	44	35.457.447	49	35.947.165

- Seluruh (100%) debitur telah memenuhi persyaratan AMDAL yang diantaranya memperoleh predikat PROPER Biru/Hijau/Emas pada tahun 2020.
- Bank Mandiri taat dan patuh pada moratorium pemanfaatan lahan gambut untuk tanaman kelapa sawit, dengan demikian Bank Mandiri tidak membiayai perkebunan kelapa sawit baru di lahan gambut.
- All (100%) debtors complied with the AMDAL requirements, including obtaining the PROPER Blue / Green / Gold predicate in 2020.
- Bank Mandiri adhered to and complied with the moratorium on the use of peatlands for oil palm plantations, thus Bank Mandiri does not finance new oil palm plantations on peatlands.



Dalam penerapan Rencana Aksi Keuangan Berkelanjutan tahun 2020, Bank Mandiri telah melakukan berbagai upaya untuk meningkatkan jumlah debitur pilot pada sektor Perkebunan Sawit & CPO yang akan dilakukan asesmen *Environmental & Social Risk and Governance* (ESG), dengan target pemenuhan pada tahun 2024.

Selama tahun 2020, Bank Mandiri telah melakukan piloting ESG *checklist* pada 6 debitur sektor Perkebunan Sawit & CPO, meskipun akibat kondisi pandemi belum dapat dilakukan *site visit* ke lokasi usaha debitur untuk dapat melihat secara langsung kondisi di lapangan. Dari hasil evaluasi penerapan pilot ESG *checklist* terutama untuk *mandatory criteria* yaitu pemenuhan ISPO, sejauh ini telah dapat dipenuhi oleh debitur. Pada tahun 2021, penerapan pilot ESG *checklist* sektor Perkebunan Sawit & CPO akan diperluas cakupannya yaitu dengan melanjutkan piloting ke debitur industri *midstream/downstream* CPO.

Dalam implementasi Rencana Aksi Keuangan Berkelanjutan tahun 2020, Bank Mandiri juga telah melakukan penilaian ESG *checklist* untuk 3 debitur pilot di sektor Konstruksi. Apabila terdapat debitur yang belum memenuhi persyaratan, maka Bank Mandiri akan melakukan *action plan* antara lain:

- Melakukan edukasi dan koordinasi kepada debitur agar secara bertahap dapat memenuhi persyaratan,
- Mensyaratkan debitur untuk menyerahkan *action plan* serta *timeline* pemenuhan.
- Melakukan *site visit* ke lokasi usaha debitur, dalam rangka monitoring.

Bank Mandiri juga menetapkan dan mereview secara periodik strategi manajemen portfolio kredit dalam bentuk *Loan Portfolio Guideline*, yang meliputi klasifikasi, arah pertumbuhan kredit, alokasi limit dan *Industry Acceptance Criteria* pada setiap sektor industri.

Bank Mandiri juga melakukan review secara periodik terhadap strategi portfolio *management* dalam bentuk *Portfolio Guideline*, yang meliputi *guidance* mengenai klasifikasi sektor, arah pertumbuhan kredit dan alokasi limit pada setiap sektor. *Portfolio Guideline* disusun dengan mempertimbangkan berbagai faktor di antaranya outlook sektoral, kualitas portfolio dan risiko E&S pada setiap industri.

Selain itu, Bank Mandiri juga melakukan review terhadap kinerja portfolio sektoral, salah satunya melalui *Sensitivity Analysis*, yang dalam perhitungannya telah mempertimbangkan berbagai aspek, termasuk aspek E&S. Metodologi dan hasil *Sensitivity Analysis* disampaikan dalam forum direksi dan digunakan sebagai pedoman atau pengambilan keputusan bisnis internal.

Portofolio Produk dan Produk Ramah Lingkungan (FS 1)

Bank Mandiri merupakan salah satu dari “*First Movers on Sustainable Banking*” di Indonesia. Dengan demikian, Bank Mandiri berupaya untuk menjadi *role model* di bidang keuangan berkelanjutan di Tanah Air. Bank Mandiri berupaya untuk terus berinovasi dan terlibat aktif dalam menerapkan prinsip *sustainable development* untuk mendukung pembangunan yang seimbang antara perekonomian, kehidupan sosial, serta pelestarian lingkungan hidup (*profit, people, planet*).

With the implementation of the 2020 Sustainable finance Action Plan, Bank Mandiri made various efforts to increase the number of pilot debtors in the Palm Oil & CPO Plantation sector which would carry out an Environmental & Social Risk and Governance (ESG) assessment, with a target of fulfillment by 2024.

During 2020, Bank Mandiri piloted an ESG checklist on 6 oil palm & CPO plantation sectors, although due to pandemic conditions a site visit had not been made to the debtor's business location to be able to see firsthand conditions in the field. From the evaluation results of the implementation of the pilot ESG checklist, especially for the mandatory criteria, namely the fulfillment of ISPO, so far debtors had been able to fulfill it. In 2021, the implementation of the ESG pilot checklist for the Palm Oil & CPO Plantation sector will be broadened, namely by continuing the piloting to the CPO downstream mainstream industry debtors.

In implementing the 2020 Sustainable Finance Action Plan, Bank Mandiri also conducted an ESG checklist assessment for 3 pilot debtors in the construction sector. If there are debtors who do not meet the requirements in the assessment, Bank Mandiri will carry out an action plan, including:

- Educate and coordinate debtors so that gradually they can meet the requirements,
- Require debtors to submit action plans and compliance timelines.
- Conduct a site visit to the debtor's business location for monitoring.

Bank Mandiri also establishes and periodically reviews a loan portfolio management strategy in the form of a Loan Portfolio Guideline, which includes classification, direction of credit growth, limit allocation and Industry Acceptance Criteria for each industrial sector.

Bank Mandiri also periodically reviews its portfolio management strategy in the form of a Portfolio Guideline, which includes guidance on sector classifications, direction of credit growth and limit allocation in each sector. The Portfolio Guideline is prepared by considering various factors including sectoral outlook, portfolio quality and E&S risk in each industry.

In addition, Bank Mandiri also reviews sectoral portfolio performance, one of which is through Sensitivity Analysis, which in its calculations has considered various aspects, including E&S aspects. The methodology and results of the Sensitivity Analysis are presented in the board of directors and used as a guide or in making internal business decisions.

Product Portfolio and Environmentally Friendly Products (FS 1)

Bank Mandiri becomes one of the “*First Movers on Sustainable Banking*” in Indonesia. Thus, Bank Mandiri seeks to become a role model in the field of sustainable finance in the country. Bank Mandiri strives to continue to innovate and be actively involved in applying the principles of sustainable development to support balanced development between the economy, social life, and environmental preservation (*profit, people, planet*).



Dengan semangat ini, Bank Mandiri berkomitmen untuk menjadi salah satu *pioneer* dalam pembangunan berkelanjutan. Berikut komitmen Bank Mandiri sebagai salah satu *pioneer bank* ramah lingkungan :

1. Memiliki kebijakan pemberian kredit untuk sektor-sektor usaha yang ramah lingkungan dan telah lolos sertifikasi pengelolaan analisis dampak lingkungan.
2. Tidak memberikan kredit kepada usaha yang merusak lingkungan, termasuk mengancam tempat/bangunan warisan budaya, flora dan fauna yang dilindungi, dan sebagainya.
3. Mengelola seluruh operasi Perusahaan secara efisien, ramah serta tidak merusak lingkungan.
4. Turut serta dalam melakukan pembinaan, pendidikan, pelatihan, dan pemberdayaan masyarakat yang berhubungan dengan pengelolaan lingkungan, seperti penanaman, pelestarian, dan konservasi lingkungan.
5. Sepanjang tahun 2020, Bank Mandiri melaksanakan beberapa *joint project* bekerjasama dengan nasabah kementerian/ lembaga dalam rangka pemberdayaan masyarakat dan lingkungan antara lain: **[FS10]**
 - a) Membentuk Sentra Pengolahan Beras Terpadu (SBPT) dalam bentuk PT di Kabupaten Pamarican (PT.MDP), Kabupaten Kebumen, dan Kabupaten Badung (PT. Javapreanger Lestari Mandiri). SBPT tersebut dikelola secara profesional dengan kepemilikan saham oleh Gapoktan Bersama, BUMDes Bersama ataupun Koperasi dengan tujuan meningkatkan produktivitas dan kesejahteraan petani. Pada SPBT Kebumen, Bank Mandiri bekerjasama dengan PT Pertamina (Persero) untuk meningkatkan 169.999 petani di kabupaten Kebumen pada 19 Gapoktan, dimana Pertamina memiliki share portofolio dana sebesar 14.6% dari total dana Segmen Corporate atau 1,2% dari total kredit Segmen Corporate Bank Mandiri.
 - b) Pengembangan *cluster* kopi di Kabupaten Sumedang bagi petani kopi dan petani Mangga, Kabupaten Majalengka, yang menerima SK Perhutanan Sosial dari Kementerian Lingkungan Hidup Kehutanan (KLHK). Pada proyek tersebut, Bank Mandiri juga menggandeng Asosiasi Eksportir Kopi Indonesia dan IPB serta berhasil memberdayakan 169 petani melalui penyaluran KUR. Adapun KLHK dan IPB memiliki share sebesar 0,2 % dari total Dana Segmen Kelembagaan Bank Mandiri.
 - c) Pengembangan 568 BUMDES menjadi *Agent Branchless Banking* untuk mendukung program Kementerian Desa Pembangunan Daerah Tertinggal dan Transmigrasi yang merupakan nasabah Segmen Kelembagaan Bank Mandiri. Pada proyek ini, Bank Mandiri melakukan berbagai pelatihan dan pendampingan, pengembangan *new model* bisnis memanfaatkan *e-commerce*, hingga pemberian akses keuangan berupa penyaluran KUR dan menjadikannya sebagai *agent branchless*.

Dari berbagai sektor kredit yang ditawarkan Bank Mandiri, salah satu penyaluran kredit yang ramah lingkungan adalah penyaluran ke sektor perkebunan dan turunannya. Selama tahun 2020, Bank Mandiri telah menyalurkan kredit untuk sektor ini sebesar Rp 104,3 triliun atau sekitar 13,7% dari total kredit Bank Mandiri sebesar Rp763,6 triliun. Penyaluran kredit untuk sektor perkebunan selengkapnya disajikan dalam tabel berikut: **[F.3]**

With this spirit, Bank Mandiri committed to be one of the pioneers in sustainable development. The following was the commitment of Bank Mandiri as one of the pioneers of environmentally friendly banks:

1. Having a credit policy for environmentally friendly business sectors and has passed the environmental impact analysis management certification.
2. Not giving credit to businesses that damage the environment, including threatening cultural heritage places / buildings, protected flora and fauna, and so on.
3. Managing all Company operations in an efficient, friendly and environmentally friendly manner.
4. Participating in coaching, education, training and community empowerment related to environmental management, such as planting, preservation and environmental conservation.
5. Throughout 2020, Bank Mandiri carried out several joint projects in collaboration with customers from ministerial/ institutional in the context of community empowerment and environment includes: **[FS10]**
 - a) Establish an Integrated Rice Processing Center in the form of PT in Pamarican Regency (PT.MDP), Kebumen Regency, and Badung Regency (PT. Javapreanger Lestari Mandiri). The Integrated Rice Processing Center is professionally managed with share ownership by Gapoktan Bersama, BUMDes Bersama or cooperative with the aim of increasing farmer productivity and welfare. At the Kebumen SPBT, Bank Mandiri collaborated with PT Pertamina (Persero) to increase 169,999 farmers in Kebumen district on 19 Gapoktan, where Pertamina has a fund portfolio share of 14.6% of the total funds for the Corporate Segment or 1.2% of the total loans for Bank Mandiri's Corporate Segment.
 - b) Development of a coffee cluster in Sumedang Regency for coffee farmers and mango farmers, Majalengka Regency, who received a Social Forestry Decree from the Ministry of Environment and Forestry (KLHK). In this project, Bank Mandiri also collaborated with the Indonesian Coffee Exporters Association and IPB and succeeded in empowering 169 farmers through the distribution of KUR. The KLHK and IPB have a share of 0.2% of the total Bank Mandiri Institutional Segment Fund.
 - c) Development of 568 BUMDES into Branchless Banking Agents to support the Ministry of Villages, Development of Disadvantaged Areas and Transmigration programs, which are customers of the Institutional Segment of Bank Mandiri. In this project, Bank Mandiri conducts various training and mentoring, develops new business models using *e-commerce*, and provides access to finance in the form of KUR distribution and makes it a branchless agent.

Of the various credit sectors offered by Bank Mandiri, one of the environmentally friendly lending is that of the plantation sector and its derivatives. During 2020, Bank Mandiri disbursed loans to this sector amounting to IDR104.3 trillion or around 13.7% of Bank Mandiri's total loans of IDR763.6 trillion. Lending for the plantation sector is presented in full in the following table: **[F.3]**



Tabel Penyaluran Kredit di Bidang Perkebunan Tahun 2019-2020

Table of Lending in the Plantation Sector 2019-2020

No.	Komoditi Commodity	Jumlah Debitur Number of Debtors		Limit Kredit (Rp Miliar) Credit Limit (IDR Billion)		Baki Debet (Rp Miliar) Debit Tray (IDR Billion)		Persentase Terhadap Kredit Perkebunan Bank Mandiri Percentage of Credit Plantation Mandiri Bank	
		2020	2019	2020	2019	2020	2019	2020	2019
1	Kelapa Sawit Palm oil	706	707	128,240	123,822	92,704	91,526	88,83%	89.26%
2	Karet Rubber	85	103	4,066	4,850	3,099	3,677	2,97%	3.59%
3	Tebu Cane	48	60	2,961	3,018	2,244	2,299	2,15%	2.24%
4	Teh Tea	7	8	409	419	350	364	0,34%	0.36%
5	Kopi Coffee	28	21	5,753	6,185	3,262	3,673	3,13%	3.58%
6	Komoditas Agro Lainnya Other Agro Commodities	101	96	3,282	1,632	2,706	993	2,59%	0.97%
Total		975	995	144,712	139,927	104,365	102,533	100%	100%

Kinerja kredit Bank Mandiri di sektor perkebunan difokuskan pada pembiayaan Segmen *Corporate dan Commercial* sebagai berikut:

- Segmen *Corporate*
Selama tahun 2020, portofolio kredit sektor perkebunan yang dikelola oleh Segmen *Corporate* mencapai Rp 59,76 triliun dengan penyaluran kredit terbesar diberikan kepada sektor perkebunan kelapa sawit dan CPO yang telah lolos atau sedang dalam proses sertifikasi ISPO. Standar ini merupakan bagian dari kebijakan yang dibuat oleh Kementerian Pertanian yang bertujuan untuk meningkatkan daya saing minyak kelapa sawit Indonesia di pasar dunia, dan untuk ikut berpartisipasi dalam rangka memenuhi komitmen Presiden Republik Indonesia dalam mengurangi gas rumah kaca, serta memberi perhatian terhadap masalah lingkungan.
- Segmen *Commercial*
Selama tahun 2020, portofolio kredit sektor perkebunan yang dikelola oleh Segmen *Commercial* mencapai Rp36,63 triliun dengan penyaluran kredit terbesar diberikan kepada sektor perkebunan kelapa sawit dan CPO. Pemberian kredit ini bertujuan untuk mendorong pengembangan industri kelapa sawit dan CPO nasional yang berwawasan lingkungan melalui pemantauan yang ketat terhadap penerapan bisnis sehingga tidak merusak lingkungan.

Sulit dimungkiri bahwa implementasi portofolio produk hijau masih memiliki sejumlah tantangan. Hal itu terjadi karena belum adanya aturan yang jelas tentang pemberian standar audit lingkungan maupun sosial kepada debitur. Untuk itu, sejalan dengan prinsip kehati-hatian, Bank Mandiri telah melakukan analisa secara komperhensif dalam pemberian kredit melalui analisa 5C (*Character, Capacity, Capital, Collateral & Condition*) untuk setiap debitur yang diatur dalam Standar Prosedur Kredit (SPK) dan di dalam setiap analisa kredit telah disyaratkan adanya ketentuan untuk menyerahkan perizinan, antara lain dokumen IPAL atau UKL/UPL.

Pemenuhan syarat aspek E&S bagi setiap debitur akan digunakan sebagai salah satu bahan pertimbangan dalam proses pemutusan kredit. Namun demikian, bagi debitur yang belum memenuhi syarat aspek E&S, masih dapat disetujui dengan penambahan syarat pemenuhan (*action*

Bank Mandiri's credit performance in the plantation sector focused on financing the Corporate and Commercial Segments as follows:

- Corporate Segment
During 2020, the credit portfolio of the plantation sector managed by the Corporate Segment reached IDR 59.76 trillion with the largest loan disbursements to the palm oil and CPO plantation sectors that passed or were in the process of ISPO certification. This standard was part of a policy formulated by the Ministry of Agriculture which aimed to increase the competitiveness of Indonesian palm oil in the world market, and to participate in fulfilling the commitment of the President of the Republic of Indonesia to reduce greenhouse gases and pay attention to environmental problems.
- Commercial Segment
During 2020, the credit portfolio for the plantation sector managed by the Commercial segment reached IDR36.63 trillion, with the largest loan disbursement being given to the palm oil and CPO plantation sectors. This credit extension aims to encourage the development of an environmentally friendly national palm oil and CPO industry through close monitoring of business implementation so as not to damage the environment.

It is difficult to deny that the implementation of the green product portfolio still had a number of challenges. This occurred because there are no clear rules regarding the provision of environmental and social audit standards to debtors. To that end, in line with the principle of prudence, Bank Mandiri carried out a comprehensive analysis of the provision of credit through 5C analysis (Character, Capacity, Capital, Collateral & Condition) for each debtor as stipulated in the Standard Credit Procedure (SPK) and in each Credit analysis requires provisions for submitting licenses, including IPAL or UKL / UPL documents.

The fulfillment of the E&S aspect requirements for each debtor would be used as one of the considerations in the credit termination process. However, debtors who had not met the requirements for the E&S aspect can still be approved by adding the fulfillment



plan) beserta timeline pemenuhannya yang diputus melalui komite kredit yang akan monitoring/review secara berkala. Selain itu, debitur juga harus memenuhi persyaratan lain yang telah ditentukan termasuk memastikan debitur tidak melanggar ketentuan atau perundang-undangan yang berlaku. (FS2, FS3) [FN-CB-410a.2]

Bank Mandiri juga telah melakukan identifikasi portfolio eksisting sesuai dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK Nomor 51/POJK.03/2017 dan berkomitmen untuk terus meningkatkan portfolio KKUB termasuk kredit UMKM.

Selain dari sisi pembiayaan, Bank Mandiri juga senantiasa terus mengembangkan produk jasa keuangan lainnya yang berwawasan lingkungan dan sosial sesuai dengan prinsip berkelanjutan untuk mendukung terciptanya pertumbuhan ekonomi yang berkelanjutan, salah satunya adalah inisiatif penyusunan Framework Sustainability/Green/Social Bonds di tahun 2020.

Pemberian Kredit yang Dihindari

Untuk keberlanjutan usaha serta menjalankan prinsip kehati-hatian, Bank Mandiri secara berkala melakukan review kebijakan terkait sektor industri yang harus diwaspadai / dihindari melalui *Loan Portfolio Guideline* yang berisi guidance mengenai klasifikasi sektor prospektif, selektif dan waspada, yang disetujui oleh Direksi. Pemberian kredit kepada sektor industri selektif atau waspada dilakukan dengan sangat berhati-hati melalui mekanisme tertentu.

Bank Mandiri juga telah memiliki *framework standard* untuk melakukan penilaian debitur antara lain melalui *Industry Acceptance Criteria* Bank dan *checklist due diligence* (untuk sektor prioritas implementasi keuangan berkelanjutan: Sawit & CPO, Konstruksi, Energi & Air, FMCG) dan Pertambangan Logam yang didalamnya mencakup penilaian aspek ESG.

Selain itu, Bank Mandiri juga memiliki kebijakan tentang pemberian kredit yang dihindari, antara lain:

1. Kredit yang digunakan untuk membiayai usaha yang bersifat spekulasi, usaha perjudian, pornografi, bertentangan norma kesucilaan, narkotik dan sektor-sektor yang dilarang Regulator dan peraturan perundangan lainnya.

Dalam Kebijakan Perkreditan Bank Mandiri, sebagaimana diatur dalam Artikel 210 perihal Pemberian Kredit yang Dihindari antara lain kredit untuk proyek atau usaha yang secara nyata membahayakan lingkungan. Selain pada Artikel 220 perihal Sektor Industri dan Kegiatan Usaha yang Mengandung Risiko Tinggi diatur mengenai pemberian kredit kepada sektor industri dan kegiatan usaha yang tergolong berisiko tinggi, harus dilakukan dengan sangat hati-hati dan selektif. Bilamana Bank akan membiayai kegiatan usaha tersebut, maka Bank Mandiri harus menetapkan kriteria *risk acceptance* yang jelas.

2. Kredit yang diberikan tanpa informasi keuangan yang cukup, kecuali untuk kredit-kredit kecil dapat disesuaikan seperlunya oleh Bank.
3. Kredit yang memerlukan keahlian khusus yang tidak dimiliki Bank.
4. Kredit kepada debitur bermasalah dan atau macet pada bank lain atau kreditur lain, dan kredit yang dijamin oleh *guarantor*/penjamin individual yang pernah masuk dalam daftar kredit bermasalah di Bank lain atau daftar hitam/macet Bank Indonesia atau *negative list Bank*, kecuali yang bersangkutan dinilai kooperatif, berkarakter baik dan penyebab kredit bermasalah atau macet diakibatkan

requirements (action plan) along with the fulfillment timeline which is decided by the credit committee which will monitor / review regularly. In addition, the debtor must also meet other predetermined requirements, including ensuring that the debtor did not violate applicable provisions or laws. (FS2, FS3) [FN-CB-410a.2]

Bank Mandiri also identified an existing portfolio in accordance with the category of Sustainable Business Activities (KKUB) in POJK Number 51 / POJK.03 / 2017 and committed to continuing to increase the KKUB portfolio including MSME loans.

Apart from the financing side, Bank Mandiri also continued to develop other financial service products that were environmentally and socially sound in accordance with sustainable principles to support the creation of sustainable economic growth, one of which is initiatives for the preparation of the Sustainability / Green / Social Bonds Framework in 2020.

Avoided Lending

For business continuity and implementing prudential principles, Bank Mandiri periodically reviews policies related to the industrial sector that must be watched out for / avoided through the Loan Portfolio Guideline regarding prospective, selective, and alert sector classifications approved by the Board of Directors. The provision of credit to the selective or vigilant industrial sector is carried out very carefully through certain mechanisms.

Bank Mandiri also has a standard framework for assessing debtors, including through the Bank's Industry Acceptance Criteria and due diligence checklist (for priority sectors for sustainable finance implementation: Palm Oil & CPO, Construction, Energy & Water, and FMCG) and Metal Mining which includes assessment of ESG aspects.

In addition, Bank Mandiri also has policies on avoiding credit extension, among others:

1. Loans are used to finance speculative businesses, gambling business, pornography, contrary to the norms of decency, narcotics and sectors prohibited by regulators and other laws and regulations.

In the Bank Mandiri Credit Policy, as stipulated in Article 210 concerning the Providing of Credit to Avoid, includes credit for projects or businesses that are clearly harmful to the environment. In addition to Article 220 concerning Industrial Sectors and Business Activities Containing High Risk, it is regulated that the provision of credit to industrial sectors and business activities classified as high risk must be carried out very carefully and selectively. If the Bank is going to finance such business activities, Bank Mandiri must establish clear risk acceptance criteria.

2. Loans granted without sufficient financial information, except for small loans can be adjusted as needed by the Bank.
3. Loans that require special expertise that the Bank does not have.
4. Credit to debtors with problems and / or non-performing loans at other banks or other creditors, and credit guaranteed by the guarantor / individual guarantor never been on the list of non-performing loans at another bank or register black / non-performing Bank Indonesia or Bank negative list, except for those concerned are considered cooperative, of good character and the cause of



- oleh faktor-faktor yang dapat diyakini tidak bertentangan dengan ketentuan Bank dan peraturan Regulator termasuk akibat kondisi perekonomian yang buruk atau bencana alam.
5. Kredit untuk perusahaan yang pengurunya/pemilikinya tercatat dalam daftar hitam, kredit macet SLIK dan daftar cekal (cegah dan tangkal), atau melakukan perbuatan tercela dibidang perbankan.
 6. Kredit untuk partai politik, organisasi politik dan untuk kegiatan-kegiatan politik.
 7. Kredit kepada perorangan dengan kekebalan diplomatik, atau pengurunya memiliki kekebalan diplomatik.
 8. Kredit untuk usaha produksi, perdagangan, pengiriman dan impor senjata di luar Badan Usaha/Institusi resmi yang mendapat izin khusus/legalitas khusus dari pemerintah.
 9. Kredit untuk proyek atau usaha yang secara nyata membahayakan lingkungan.
 10. Kredit yang tidak sesuai dengan ketentuan-ketentuan hukum yang berlaku

Program Pensiun Pegawai

Bank Mandiri memberikan program apresiasi pensiun kepada pegawai yang memasuki usia pensiun normal (56 tahun). Program ini berlaku bagi pegawai yang telah memasuki masa kerja 10 tahun. Nilai kini kewajiban untuk cadangan atas program apresiasi pensiun per 31 Desember 2020 dan 2019 berdasarkan perhitungan aktuarial sebesar Rp67.691 juta dan Rp59.187 juta.

Untuk memenuhi kebijakan tentang program pensiun, Bank Mandiri mendirikan Dana Pensiun bagi Pegawai Bank Mandiri berupa program pensiun iuran pasti yang pesertanya adalah pegawai aktif Bank Mandiri sejak tanggal 1 Agustus 1999, serta program pensiun manfaat pasti yang berasal dari masing-masing dana pensiun Bank Peserta Penggabungan. Program ini didanai melalui pembayaran kepada pengelola dana pensiun sebagaimana ditentukan dalam perhitungan aktuarial yang dilakukan secara berkala. (GRI 103-3, 201-3)

Liabilitas imbalan pensiun Bank Mandiri dan Entitas Anak dihitung dengan membandingkan manfaat yang akan diterima oleh karyawan dari program pensiun pada usia pensiun normal dengan manfaat yang akan diterima berdasarkan UU Ketenagakerjaan No. 13/2003 setelah dikurangi dengan akumulasi kontribusi karyawan dan hasil investasinya. Apabila manfaat pensiun lebih kecil dari pada manfaat menurut UU No. 13/2003, maka Bank dan Entitas Anak harus membayar kekurangan tersebut.

Program pensiun berdasarkan UU Ketenagakerjaan adalah program imbalan pasti karena UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimum imbalan pensiun. Program pensiun iuran pasti adalah program pensiun yang iurannya ditetapkan dalam peraturan dana pensiun dan seluruh iuran serta hasil pengembangannya dibukukan pada rekening masing-masing peserta sebagai manfaat pensiun sebagaimana tercantum dalam UU No. 11 tahun 1992 tanggal 20 April 1992 tentang dana pensiun.

Liabilitas program pensiun imbalan pasti yang diakui di laporan posisi keuangan konsolidasian Bank Mandiri adalah nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan setelah dikurangi dengan nilai wajar aset program, serta disesuaikan dengan keuntungan atau kerugian aktuarial dan biaya jasa lalu yang belum diakui. Liabilitas manfaat pasti dihitung setiap tahun oleh aktuaris independen menggunakan metode projected unit credit secara

- credit problems or jams are caused by factors that can be believed does not conflict with Bank regulations and Regulator regulations including due to poor economic conditions or natural disasters.
5. Credit for companies whose management / owners are listed in the list black, bad credit SLIK and block list (prevent and deter), or committed a disgraceful act in the banking sector.
 6. Credit for political parties, political organizations and for political activities.
 7. Credit to individuals with diplomatic immunity, or their management have diplomatic immunity.
 8. Credit for the business of producing, trading, shipping and importing weapons outside the official business entity/institution that has received a special permit/legality specifically from the government.
 9. Credit for projects or businesses that clearly endanger the environment.
 10. Credit that is not in accordance with the applicable legal provisions

Employee Retirement Program

Bank Mandiri provided a pension appreciation program for employees entering normal retirement age (56 years). This program applies to employees who have entered a 10-year working period. The present value of the obligation for reserves for the pension appreciation program as of December 31, 2020 and 2019 was based on an actuarial calculation of IDR 67,691 million. and IDR 59,187 million.

To comply with the policy on pension programs, Bank Mandiri established a pension fund for Bank Mandiri employees in the form of a defined contribution pension plan, which participants are active employees of Bank Mandiri since August 1, 1999, as well as a defined benefit pension plan derived from each pension fund of the Merged Banks. This program was funded through payments to pension fund managers as determined in periodic actuarial calculations. (GRI 103-3, 201-3)

The pension benefit obligations of Bank Mandiri and Subsidiaries were calculated by comparing benefits that will be received by employees from the pension plan at the normal retirement age with the benefits to be received under the Manpower Law No. 13/2003 after minus the accumulated employee contributions and investment returns. If the pension benefits are less than the benefits according to Law no. 13/2003, the Bank and Subsidiaries must pay for the deficiency.

The pension program based on the Manpower Law is a defined benefit plan due to The Manpower Act specifies a specific formula for calculating the minimum amount of benefits for pension. A defined contribution pension program is a pension program whose contributions are stipulated in the pension fund regulations and all contributions and the results of their development are recorded in the account of each participant as pension benefits as stated in Law No. 11 of 1992 dated April 20, 1992 concerning pension funds.

The defined benefit pension plan liability recognized in Bank Mandiri's consolidated statement of financial position is the present value of the defined benefit obligation at the statement of financial position date after deducting the fair value of plan assets, and adjusted for unrecognized actuarial gains or losses and past service costs. The defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method



reguler untuk periode tidak lebih dari satu tahun. Nilai kini liabilitas manfaat pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat diskonto zero coupon bond dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

Menyusul adanya Peraturan OJK No. 5/POJK.05/2017 tentang Iuran, Manfaat Pensiun, dan Manfaat Lain yang diselenggarakan oleh Dana Pensiun, Bank Mandiri telah melaksanakan penyesuaian Peraturan Dana Pensiun (PDP) sesuai dengan keputusan Dewan Komisiner OJK No. KEP-125/NB.11/2018 tanggal 12 Maret 2018, antara lain:

- Akumulasi iuran Pemberi Kerja bagi peserta dengan masa kepesertaan kurang dari 3 (tiga) tahun digunakan sebagai iuran Pemberi Kerja untuk peserta yang lain.
- Pemilih pembayaran Manfaat Pensiun secara sekaligus.
- Pengelompokan aset (*life cycle fund*) sesuai dengan usia kelompok Peserta, yang dibagi dalam 2 (dua) kelompok yaitu *Cluster Umum* dan *Cluster Khusus*.
- Dana Pensiun wajib memisahkan dana yang dikategorikan sebagai dana tidak aktif, apabila setelah dipisahkan tetap tidak terjadi pembayaran Manfaat Pensiun, maka Dana Pensiun wajib menyerahkan dana tidak aktif ke Balai Harta Peninggalan (BHP).
- Ketentuan iuran Tambahan Peserta baik berupa iuran insidental maupun secara berkala bulanan.

Selain mendirikan Dana Pensiun bagi Pegawai, Bank Mandiri juga mendaftarkan Pegawai sebagai peserta Program Jaminan Pensiun kepada Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan sesuai ketentuan peraturan perundang-undangan yang berlaku. *Benefit* lain, Perseroan juga memperhatikan fasilitas kesehatan bagi Pegawai yang telah memasuki usia pensiun dengan mendirikan Koperasi Mandiri Healthcare (MHC). Koperasi MHC didirikan sejak akhir tahun 2010 dengan iuran keanggotaan sebesar 5% berasal dari kontribusi Pegawai sebesar 2% dan subsidi dari Bank sebesar 3%.

on a regular basis for periods not exceeding one year. The present value of the defined benefit liability is determined by discounting the estimated future cash outflows using the zero coupon bond discount rate in the currency of the consideration to be paid and the maturity date of the bond approximately the same as the maturity date of the relevant benefits.

Following the FSA Regulation No. 5 / POJK.05 / 2017 concerning Contributions, Pension Benefits, and Other Benefits organized by the Pension Fund, Bank Mandiri made adjustments to the Pension Fund Regulation (PDP) in accordance with the decision of the FSA Board of Commissioners No. KEP-125 / NB.11 / 2018 dated March 12, 2018, including:

- Accumulated Employer Contribution for participants with a membership period of less than 3 (three) years is used as Employer Contribution for other participants.
- Voters who pay pension benefits at once.
- Grouping of assets (*life cycle fund*) according to the age of the Participant group, which is divided into 2 (two) groups, namely the General Cluster and the Special Cluster.
- Pension Funds are required to separate funds that are categorized as inactive funds, if after being separated there is still no payment for Pension Benefits, the Pension Fund is obliged to hand over inactive funds to the Balai Harta Peninggalan (BHP).
- Additional Participant Contribution provisions in the form of incidental contributions or monthly periodic fees.

In addition to establishing a Pension Fund for Employees, Bank Mandiri also registered employees as participants in the Pension Security Program with the Employment Social Security Administration (BPJS) in accordance with the provisions of the applicable laws and regulations. Another benefit, the Company also paid attention to health facilities for employees who have entered retirement age by establishing the Mandiri Healthcare Cooperative (MHC). The MHC Cooperative was established at the end of 2010 with a membership fee of 5% derived from employee contributions of 2% and a subsidy from the bank of 3%.

Dampak Ekonomi Tidak Langsung: Bergerak Bersama Memberdayakan Sesama

Indirect Economic Impact: Moving Together to Employ People

Pemerintah bergiat membangun untuk mewujudkan keadilan sosial bagi seluruh rakyat Indonesia. Pembangunan dilakukan di berbagai sektor secara merata di seluruh wilayah Tanah Air. Untuk mewujudkan tujuan pemerintah tersebut, pemerintah memerlukan sumber-sumber pendanaan, terutama dari kalangan perbankan. Bank Mandiri sebagai Badan Usaha Milik Negara mendukung penuh dengan menyalurkan kredit ke sektor-sektor yang menjadi prioritas pembangunan nasional. (GRI 103-1, 103-2)

The government is active in building social justice for all Indonesian people. Development is carried out in various sectors evenly throughout the country. In order to achieve the government's goal, the government needs funding sources, especially from the banking sector. Bank Mandiri as a state-owned company fully supports the distribution of credit to sectors that are priority for national development. (GRI 103-1, 103-2)



Salah satu sektor yang menjadi prioritas pembangunan pemerintah adalah infrastruktur. Dengan pembangunan infrastruktur yang merata, maka masyarakat akan mendapat sejumlah manfaat. Pembangunan jalan misalnya, selain membuka akses transportasi, pembangunan tersebut sekaligus membuka akses ekonomi. Sedangkan pembangunan infrastruktur yang terkait dengan tenaga listrik akan mendorong meningkatnya rasio elektrifikasi, sekaligus berpotensi mendorong produktivitas masyarakat. Oleh karena begitu besar manfaat pembangunan infrastruktur bagi masyarakat, maka Bank Mandiri ikut ambil bagian dalam pembiayaan infrastruktur nasional, sebagaimana tabel berikut: (GRI 203-2)

One of the sectors that has become the government's development priority is infrastructure. With equitable infrastructure development, the community will get a number of benefits. For example, road construction, apart from opening up access to transportation, will also open up economic access. Meanwhile, the development of infrastructure related to electricity will increase the electrification ratio, and at the same time have the potential to boost community productivity. Because of the enormous benefits of infrastructure development for the community, Bank Mandiri takes part in financing national infrastructure, as shown in the following table: (GRI 203-2)

Tabel Kinerja Pembiayaan Nasional (FN-CB-410a.1) [FS8]
National Financing Performance Table (FN-CB-410a.1) [FS8]

Sektor Sector	Tahun Year				
	2020	2019	2018	2017	2016
Infrastruktur Nasional (Rp miliar) / National Infrastructure (IDR billion)					
Jalan Street	36,373	22,818	15,853	7,616	9,462
Transportasi Transportation	53,176	45,710	39,463	37,345	32,314
Migas & Energi Terbarukan Oil and Gas & Renewable Energy	7,466	17,680	36,572	18,418	19,551
Tenaga Listrik Electric Power	36,191	43,240	34,049	31,352	27,336
Telematika Telematics	23,644	24,568	14,682	9,348	8,349
Perumahan Rakyat & Fasilitas Kota Public Housing & City Facilities	17,852	17,226	10,046	10,609	9,930
Konstruksi Construction	12,086	19,321	20,855	15,532	14,603
Lain-lain Other	17,185	18,372	10,758	10,805	10,319
Total	203,974	208,936*	182,278*	141,026*	131,864*
Ekonomi Masyarakat (Rp) / Community Economy (IDR)					
Bidang Lingkungan Hidup Environmental Sector	365.000.000	300.000.000	-	240.090.250	411.375.000
Bidang Kesehatan Health	11.799.118.331	5.705.045.796	6.424.844.584	8.497.666.519	5.770.541.750
Bidang Sarana Umum dan Ibadah Public Facilities and Worship Sector	27.634.816.709	23.042.677.829	32.734.957.576	87.830.963.494.56	42.472.283.873
Bidang Bencana Alam Natural Disaster Sector	54.995.887.138	5.992.634.537	10.792.630.559	1.724.719.846	581.800.000
Bidang Pengembangan Sosial Kemasyarakatan Social Development Sector	10.768.346.038	38.582.954.643	28.505.502.677	8.018.924.161	10.256.255.090
Bidang Pendidikan Field of education	28.338.410.657	74.206.218.474	36.093.622.369	11.966.467.987	3.938.215.959
Total	133.901.578.873	147.829.531.279	114.551.556.765	118.856.257,56	63.430.471.672

*disajikan kembali / restated

Prioritas pembangunan nasional menjadi acuan dasar Bank Mandiri dalam menyalurkan kredit ke provinsi, terutama daerah terpencil dan sektor UMKM, sebagaimana tabel berikut: (GRI 103-3, 203-2) [F.3]

National development priorities are the basic reference for Bank Mandiri in distributing credit to provinces, especially remote areas and the MSME sector, as shown in the following table: (GRI 103-3, 203-2) [F.3]



Tabel Penyaluran Kredit berdasarkan Provinsi (Rp juta) [FN-CB-240a.1] [FS6] [FS15]
Table of Credit Distribution by Province (IDR million) [FN-CB-240a.1] [FS6] [FS15]

Penyaluran Kredit Berdasarkan Provinsi (Rp Juta) Credit Distribution by Province (IDR Million)						
Provinsi	2020			2019		
	Mikro Micro	Kecil Small	Menengah Medium	Mikro Micro	Kecil Small	Menengah Medium
Nanggroe Aceh Darussalam	20.114	72.477	53.843	53.947	153.658	372.482
Sumatera Utara	353.707	1.589.365	1.811.832	343.654	1.046.110	3.139.201
Riau	1.052.893	630.156	671.856	886.589	454.023	914.285
Kepulauan Riau	60.794	242.556	500.665	62.376	168.371	745.195
Sumatera Barat	446.478	894.035	413.494	440.408	671.347	408.487
Jambi	1.661.630	721.043	337.000	1.420.726	580.840	604.651
Sumatera Selatan	834.179	1.876.279	2.426.801	771.817	1.645.234	2.792.649
Bengkulu	404.610	392.970	295.137	339.210	345.589	309.831
Bangka Belitung	89.359	151.351	212.965	78.893	118.276	281.409
Lampung	115.231	1.321.996	747.504	155.294	1.109.730	789.459
DKI Jakarta	632.633	1.477.592	6.228.302	1.025.635	1.511.255	8.611.100
Banten	503.505	1.885.196	1.200.213	793.514	2.015.007	1.549.108
Jawa Barat	1.091.253	6.612.759	3.680.657	1.199.600	5.560.412	4.487.225
Jawa Tengah	908.975	6.315.870	1.784.961	1.039.559	5.589.908	2.166.918
DI Yogyakarta	222.629	1.000.232	523.266	253.370	886.817	467.078
Jawa Timur	1.076.849	8.172.988	3.316.395	1.460.884	6.984.350	3.612.195
Kalimantan Barat	154.482	919.297	1.208.164	165.851	590.999	839.128
Kalimantan Tengah	98.735	500.106	562.185	99.814	394.571	521.129
Kalimantan Timur	207.265	782.948	893.011	236.386	556.312	769.842
Kalimantan Selatan	113.210	547.429	3.684.522	123.683	945.602	3.350.881
Kalimantan Utara	18.457	126.309	149.989	17.933	106.352	117.147
Sulawesi Utara	14.297	123.331	346.874	18.427	80.302	494.397
Gorontalo	7.155	54.860	103.848	6.070	46.290	128.182
Sulawesi Tengah	61.099	526.245	351.318	92.674	490.993	510.884
Sulawesi Barat	202.904	390.601	11.511	175.303	302.137	11.420
Sulawesi Tenggara	160.088	808.953	179.064	169.670	670.031	215.717
Sulawesi Selatan	276.128	2.140.668	1.322.460	378.116	1.504.546	1.487.590
Bali	394.096	1.245.925	828.861	421.373	922.680	970.535
NTB	81.511	1.094.028	404.160	77.732	733.939	410.601
NTT	22.914	73.169	141.313	14.046	35.317	773.982
Maluku Utara	9.926	47.792	70.702	8.141	31.329	94.863
Maluku	66.591	125.290	156.412	75.789	108.816	169.950
Papua Barat	16.494	66.301	210.513	48.891	38.244	269.154
Papua	84.584	440.043	378.453	184.723	348.225	457.236
Total	11.464.773	43.370.161	35.208.251	12.640.102.	36.747.611	42.843.911
Total Kredit UMKM		90.043.185			92.231.623	

Tabel Pencapaian Hasil UMKM (Rp miliar) (GRI 103-3, 203-2) (FS7)
Table of MSME Results Achievement (IDR billion) (GRI 103-3, 203-2) (FS7)

Tipe Pinjaman Loan Type	2020	2019	2018	2017	2016
	Realisasi Realization	Realisasi Realization	Realisasi Realization	Realisasi Realization	Realisasi Realization
KUR Retail/KUR Retail	36.730,67	30.153,89	20.067,35	14.361,80	9.683,30
KUR Mikro/KUR Micro	5.019,61	1.856,35	1.926,42	2.247,12	2.992,28
KUR TKI/KUR TKI	6,14	6,37	3,18	3,54	2,71

Sejalan dengan program Pemerintah, Bank Mandiri telah menyalurkan KUR sejak tahun 2008 dan masih ditetapkan menjadi bank penyalur KUR terakhir berdasarkan Keputusan Menteri Koordinator Bidang Perekonomian Nomor 188 tahun 2015. KUR merupakan kredit /pembiayaan modal kerja dan /atau investasi kepada debitur individu / perseorangan ,badan usaha, dan /atau

In line with the Government's program, Bank Mandiri distributed KUR since 2008 and was still designated as the last KUR channeling bank based on the Decree of the Coordinating Minister for Economic Affairs Number 188 of 2015. KUR is a credit / financing of working capital and / or investment to individual debtors, business entities, and / or a productive and feasible business group but do not have



Penyaluran Kredit Berdasarkan Provinsi (Rp Juta) Credit Distribution by Province (IDR Million)							Province
2018			2017				
Mikro Micro	Kecil Small	Menengah Medium	Mikro Micro	Kecil Small	Menengah Medium		
39.184	125.129	420.505	56.449	195.149	311.167	Nanggroe Aceh Darussalam	
265.817	1.001.867	2.900.743	309.948	944.811	2.584.553	Sumatera Utara	
524.593	405.730	765.078	334.712	369.692	757.378	Riau	
61.259	200.012	888.799	64.262	234.536	792.704	Kepulauan Riau	
247.038	599.134	356.057	177.038	525.426	554.207	Sumatera Barat	
1.003.235	527.239	548.855	659.689	550.265	439.962	Jambi	
1.263.804	1.760.370	1.852.927	1.184.431	1.523.343	2.012.753	Sumatera Selatan	
224.438	301.895	156.531	135.910	249.209	192.913	Bengkulu	
62.972	112.136	273.428	40.485	98.633	303.728	Bangka Belitung	
131.368	976.212	798.959	126.708	851.705	755.939	Lampung	
517.919	2.533.615	8.872.735	669.833	2.139.064	7.224.074	DKI Jakarta	
477.137	1.636.106	1.560.368	395.419	1.518.871	1.539.054	Banten	
1.040.828	4.855.252	4.431.662	994.491	4.247.725	4.356.963	Jawa Barat	
911.623	4.631.108	2.028.381	839.182	4.026.424	2.316.752	Jawa Tengah	
239.908	751.459	361.649	206.269	623.778	386.887	DI Yogyakarta	
1.029.247	4.975.619	3.683.731	897.184	4.081.398	4.186.616	Jawa Timur	
165.437	573.123	826.737	162.765	597.607	1.053.663	Kalimantan Barat	
76.452	335.390	455.399	77.589	309.851	545.012	Kalimantan Tengah	
192.510	572.840	1.203.142	168.360	554.622	1.361.592	Kalimantan Timur	
775.836	1.447.931	2.589.108	986.917	1.508.885	2.322.159	Kalimantan Selatan	
-	-	-	15.448	103.983	227.469	Kalimantan Utara	
10.768	87.074	336.835	22.269	170.902	545.269	Sulawesi Utara	
9.252	58.674	111.426	19.055	104.533	196.083	Gorontalo	
102.031	539.024	439.961	113.153	558.566	725.008	Sulawesi Tengah	
128.501	221.666	7.524	72.143	186.279	16.771	Sulawesi Barat	
129.940	525.593	142.403	90.446	398.977	157.181	Sulawesi Tenggara	
266.602	1.412.191	1.263.438	291.119	1.297.152	1.644.557	Sulawesi Selatan	
332.520	649.417	1.101.964	208.863	521.488	1.063.946	Bali	
62.242	442.292	312.933	89.564	478.238	422.589	NTB	
9.479	26.647	747.018	13.681	37.607	142.654	NTT	
-	-	-	28.267	74.222	118.456	Maluku Utara	
81.063	155.631	216.767	88.011	145.658	215.570	Maluku	
36.657	69.218	266.293	64.281	127.763	364.876	Papua Barat	
88.974	375.772	642.849	120.968	485.601	917.639	Papua	
10.508.632	32.885.366	40.564.202	9.724.913	29.841.963	40.756.143	Total	
	83.958.200			80.323.019		Total credit UMKM	

kelompok usaha yang produktif dan layak namun belum memiliki agunan tambahan atau agunan tambahan belum cukup. KUR di Bank Mandiri terdiri dari 3 jenis yaitu KUR Retail, KUR Mikro dan KUR TKI.

- o KUR Retail memiliki kriteria limit kredit di atas Rp 25 juta sampai dengan maksimal Rp 200 juta per debitur, dan jangka waktu maksimal 3 tahun untuk kredit modal kerja dan 5 tahun untuk kredit investasi.
- o KUR Mikro memiliki kriteria limit kredit maksimal sampai dengan Rp 25 juta per debitur dan jangka waktu maksimal 2 tahun.
- o KUR TKI memiliki kriteria limit kredit maksimal sampai dengan Rp 25 juta per debitur dengan jangka waktu disesuaikan dengan masa kontrak kerja atau maksimal 12 bulan.

additional collateral or insufficient additional collateral. KUR at Bank Mandiri consisted of 3 types, namely KUR Retail, KUR Micro and KUR TKI.

- o KUR Retail has a credit limit criterion of more than IDR 25 million up to a maximum of IDR 200 million per debtor, and a maximum period of 3 years for working capital loans and 5 years for investment loans.
- o Micro KUR has a maximum credit limit criterion of up to IDR 25 million per debtor and a maximum period of 2 years.
- o KUR TKI has a maximum credit limit criterion of up to IDR 25 million per debtor with a period of time adjusted to the period of the work contract or a maximum of 12 months.



Penyaluran Kredit UMKM berdasarkan Sektor [6.c.3a)] (FS6) MSME Credit Distribution by Sector [6.c.3a)] (FS6)

Sektor	Jumlah Total Penyaluran Kredit 2020 (Rp Miliar) Total number Credit Distribution 2020 (IDR Billion)	Jumlah Total Penyaluran Kredit 2019 (Rp Miliar) Total number Credit Distribution 2019 (IDR Billion)	Jumlah Total Penyaluran Kredit 2018 (Rp Miliar) Total number Credit Distribution 2018 (IDR Billion)	Jumlah Total Penyaluran Kredit 2017 (Rp Miliar) Total number Credit Distribution 2017 (IDR Billion)	Kredit UMKM 2020 (Rp Miliar) MSME Credit 2020 (IDR Billion)		
					Mikro Micro	Kecil Small	Menengah Medium
Pertanian, perburuan dan sarana Pertanian	19.139.722	15.765	14.358	11.091	5.029.654	7.114.460	6.995.607
Pertambangan	386.689	593	553	490	-	34.405	352.284
Perindustrian	5.317.479	5.336	6.513	5.927	239.787	2.537.248	2.540.443
Listrik, gas dan air	73.765	699	731	242	-	2.637	71.128
Konstruksi	2.311.557	3.356	3.074	3.135	6.065	199.517	2.105.975
Perdagangan, restoran dan hotel	50.233.120	51.907	45.824	48.147	5.370.986	28.920.845	15.941.289
Pengangkutan, pergudangan dan Komunikasi	2.455.362	2.897	3.153	1.907	182.507	1.040.281	1.232.573
Jasa-jasa dunia usaha	6.319.377	7.671	6.261	6.223	145.806	1.546.290	4.627.281
Jasa-jasa sosial/ Masyarakat	3.806.115	4.008	3.394	3.114	489.967	1.974.477	1.341.670
Lain-lain	19.139.722	-	98	47	-	-	-
Total Kredit UMKM	90.043.185	92.232	14.358	80.323	11.464.773	43.370.161	35.208.251

Program Inklusi Keuangan

Indeks literasi keuangan dan inklusi keuangan mencatatkan peningkatan signifikan pada tahun 2019. Menurut hasil Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2019 yang dilakukan oleh Otoritas Jasa Keuangan, indeks literasi keuangan mencapai 38,03 persen, meningkat dibanding hasil survei OJK 2016 dengan indeks hanya 29,7 persen. Sedangkan indeks inklusi keuangan 2019 sebesar 76,19 persen, meningkat dibandingkan 2016 dengan indeks sebesar 67,8 persen.

Berdasarkan survei tersebut di atas, maka dalam 3 tahun terakhir terdapat peningkatan pemahaman keuangan (literasi) masyarakat sebesar 8,33 persen poin dan peningkatan akses terhadap produk layanan jasa keuangan sebesar 8,39 persen poin. Hasil tersebut sekaligus menjadi bukti pencapaian target indeks inklusi keuangan yang dicanangkan pemerintah melalui Perpres Nomor 82 tahun 2016 tentang Strategi Nasional Keuangan Inklusif (SNKI) sebesar 75 persen pada tahun 2019.

Dalam survei kali ini, tercatat ada sebanyak 12.773 responden dari 34 provinsi dan 67 kota/kabupaten se-Indonesia dengan mempertimbangkan gender dan strata wilayah perkotaan/perdesaan. Berdasarkan strata wilayah, indeks literasi keuangan wilayah perkotaan mencapai 41,41 persen, sedangkan indeks inklusi keuangan sebesar 83,60 persen. Indeks tersebut lebih tinggi apabila dibandingkan dengan wilayah perdesaan, yaitu indeks literasi keuangan tercatat 34,53 persen, sedangkan indeks inklusi keuangan sebesar 68,49 persen.

Peningkatan indeks yang signifikan, bahkan target pemerintah sudah terpenuhi, menurut OJK, disumbang oleh adanya sinergi dan kerja bersama berbagai pihak. Peran lembaga jasa keuangan, seperti Bank Mandiri, ikut andil di dalam pencapaian tersebut. Bank Mandiri mendukung penuh upaya peningkatan inklusi keuangan karena meyakini bahwa peningkatan tersebut akan menghasilkan efek domino. Selain merupakan potensi pasar baru bagi perbankan, peningkatan inklusi keuangan juga efektif untuk mengurangi tingkat kemiskinan dan mempersempit kesenjangan.

Financial Inclusion Program

The financial literacy and financial inclusion index recorded a significant increase in 2019. According to the results of the 2019 National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority, the financial literacy index reached 38.03 percent, an increase compared to the results of the 2016 OJK survey with only index 29.7 percent. Meanwhile, the 2019 financial inclusion index was 76.19 percent, an increase compared to 2016 with an index of 67.8 percent.

Based on the survey above, in the last 3 years there has been an increase in public financial understanding (literacy) by 8.33 percentage points and an increase in access to financial service products by 8.39 percentage points. These results are also evidence of the achievement of the financial inclusion index target proclaimed by the government through Presidential Decree Number 82 of 2016 concerning the National Strategy for Inclusive Finance (SNKI) of 75 percent by 2019.

In this survey, there were 12,773 respondents from 34 provinces and 67 cities / regencies throughout Indonesia taking into account gender and strata of urban / rural areas. Based on regional strata, the financial literacy index for urban areas reached 41.41 percent, while the financial inclusion index was 83.60 percent. This index is higher when compared to rural areas, namely the financial literacy index was recorded at 34.53 percent, while the financial inclusion index was 68.49 percent.

According to the OJK, a significant increase in the index, even if the government's target has been met, is contributed by the synergy and cooperation of various parties. The role of financial service institutions, such as Bank Mandiri, took part in this achievement. Bank Mandiri fully supports efforts to increase financial inclusion because it believes that this increase will produce a domino effect. Apart from being a potential new market for banks, increasing financial inclusion is also effective in reducing poverty levels and narrowing gaps.



	Kredit UMKM 2019 (Rp Miliar) MSME Credit 2019 (IDR Billion)			Kredit UMKM 2018 (Rp Miliar) MSME Credit 2018 (IDR Billion)			Kredit UMKM 2017 (Rp Miliar) MSME Credit 2017 (IDR Billion)			Sector
	Mikro Micro	Kecil Small	Menengah Medium	Mikro Micro	Kecil Small	Menengah Medium	Mikro Micro	Kecil Small	Menengah Medium	
	3.835	4.227	7.703	4.020	4.469	5.869	3.250	4.113	3.729	Agriculture, hunting and Agricultural facilities
	40	13	540	0,02	25	527	7	9	473	Mining
	411	1.403	3.523	233	1.444	4.836	239	1.512	4.176	Industry
	11	3	686	1	15	715	4	7	231	Electricity, gas and water
	326	478	2.552	7	176	2.891	21	187	2.927	Construction
	6.363	27.108	18.435	5.426	22.615	17.783	5.314	20.629	22.204	Commerce, restaurants and hotels
	354	917	1.625	221	1.071	1.861	185	464	1.258	Transportation, warehousing and Communication
	698	1.222	5.751	216	1.993	4.052	340	1.919	3.964	Business services
	602	1.377	2.028	384	1.068	1.942	365	1.000	1.750	Social services / Public
	-	-	-	0,21	9	88	0	1	45	Other
	12.640	36.748	42.844	10.509	32.885	40.564	9.725	29.842	40.756	Total credit UMKM

Upaya meningkatkan inklusi keuangan layak menjadi prioritas karena saat ini masih ada puluhan juta masyarakat Indonesia yang tidak bisa mengakses layanan keuangan. Mereka inilah yang lazim disebut sebagai sebagai kelompok *in the bottom of the pyramid*. Ciri-cirinya, antara lain, pendapatannya rendah dan tidak teratur, tinggal di daerah terpencil, penyandang disabilitas, buruh yang tidak mempunyai dokumen identitas legal, dan masyarakat pinggiran. Dengan kondisi seperti itu, umumnya mereka tidak bisa mengakses layanan keuangan. Penyebab lain sehingga kelompok ini tidak bisa menjangkau layanan keuangan adalah penyebaran jaringan lembaga jasa keuangan formal yang tidak merata, kendala geografis, populasi yang tersebar, tidak adanya agunan, maupun rendahnya literasi keuangan.

Untuk mendukung peningkatan inklusi keuangan bagi penyandang disabilitas, Bank Mandiri menerbitkan sejumlah kebijakan, yaitu:

- Membantu penyandang disabilitas dengan memberikan pengamanan akun yang menggunakan *face recognition* sehingga tidak memerlukan *password* atau sandi yang rumit yang dapat mempersulit nasabah tersebut.
- Kemudahan akses bagi penyandang disabilitas untuk menjadi nasabah baru dengan tidak perlu menghampiri kantor cabang namun cukup menggunakan *online onboarding platform*.
- Penggunaan *QR Code* sebagai sarana pembayaran untuk mempermudah nasabah penyandang disabilitas melakukan pembayaran tanpa perlu menggunakan uang kertas. (FS14)

Upaya lain yang dilakukan Bank Mandiri untuk mendukung peningkatan literasi keuangan adalah melakukan ekspansi jaringan Mandiri Agen, yang jumlahnya per 31 Desember 2020 mencapai 80.701 agen dan keberadaannya tersebar di seluruh wilayah Tanah Air. Jaringan Mandiri Agen akan terus bertambah dan ditargetkan dapat menjadi *access to bank* bagi *unbanked society*, sekaligus melayani nasabah-nasabah segmen mikro dalam pemenuhan kebutuhan jasa dan produk Bank Mandiri.

Efforts to increase financial inclusion deserve to be a priority because currently there are still tens of millions of Indonesians who cannot access financial services. They are what is commonly referred to as the group in the bottom of the pyramid. Characteristics, among others, are low income and irregular, live in remote areas, people with disabilities, workers who do not have legal identity documents, and marginalized communities. Under these conditions, they generally cannot access financial services. Other reasons that this group cannot reach financial services include the uneven distribution of the network of formal financial services institutions, geographical constraints, a scattered population, the absence of collateral, and low financial literacy.

To support increased financial inclusion for people with disabilities, Bank Mandiri issued several policies, namely:

- Assist persons with disabilities by providing account security that uses *face recognition* so that they do not require complicated passwords or passwords that can make it difficult for the customer.
- Easy access for persons with disabilities to become new customers without having to come to a branch office but simply using the *online onboarding platform*
- The use of *QR codes* as a means of payment is to make it easier for customers with disabilities to make payments without the need to use banknotes. (FS14)

Another effort made by Bank Mandiri to support increased financial literacy is to expand the Mandiri Agent network, which as of 31 December 2020 reached 80,701 agents and their presence is spread throughout the country. The Mandiri Agent network will continue to grow and is targeted to become an *access to bank* for an *unbanked society*, as well as serving micro segment customers in fulfilling the needs of Bank Mandiri services and products.



Sejalan dengan *corporate plan* segmen mikro dalam implementasi *Beyond Banking Services* maka jaringan Mandiri Agen akan dioptimalkan sebagai bagian yang terintegrasi dan menjadi solusi bagi kebutuhan produk dan layanan Bank Mandiri pada ekosistem pasar tradisional, dimana implementasi *digital payment*, penyaluran pembiayaan kredit produktif dan *cash handling* menjadi potensi yang dapat digarap.

Peningkatan *brand awareness* terkait adanya layanan Mandiri Agen sebagai bagian dari upaya literasi kepada masyarakat terus dilakukan di antaranya melalui pemanfaatan platform akun resmi sosial media Bank Mandiri. Untuk target akuisisi Mandiri Agen, Bank Mandiri membuat *guidance* di antaranya:

1. Usia calon agen 40 s/d 50 tahun;
2. Sektor usaha toko kelontong;
3. Rata-rata saldonya Rp5 s/d 10 juta sebagai kemampuan likuiditas;
4. Akuisisi calon agen dengan *pipeline* yang bersumber dari debitur mikro (karena sudah terafiliasi dengan Bank Mandiri)
5. Lokasi tempat usahanya berada di kabupaten/kota satelit dan tidak terlalu dekat dengan kantor cabang (namun kantor cabang tetap mudah mengakses agen dalam rangka *monitoring*). [FS16]

Melalui program Inklusi Keuangan, Bank Mandiri berupaya untuk menghilangkan faktor-faktor penghalang masyarakat untuk menjangkau layanan lembaga keuangan resmi, terutama kelompok *in the bottom of the pyramid*, sehingga mereka mendapatkan layanan perbankan. Salah satu program inklusi keuangan Bank Mandiri adalah Agen Branchless Banking. Perseroan telah memiliki kebijakan internal terkait dengan *branchless banking*, yang diatur dalam bentuk PTO (Petunjuk Teknis Operasional) sebagai berikut:

1. Petunjuk Teknis Operasional (PTO) Layanan Keuangan Digital yang berlaku sejak tanggal 31 Desember 2014, yang antara lain mengatur Kewenangan Memutus, Tugas dan Tanggung Jawab Layanan Keuangan Digital, Ketentuan Operasional, dan Ketentuan Agen Layanan Keuangan Digital,
2. PTO Mandiri Tabungan SiMakmur Kode Produk Tabungan Branchless Banking (SiMakmur-TABBB) yang berlaku sejak tanggal 22 Desember 2017 yang mengatur Ketentuan Umum, Pembukaan Rekening, Penyetoran, Perubahan Data, dan hal-hal lain terkait Tabungan SiMakmur.

Untuk mendukung implementasi Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif atau LAKUPANDAI dengan mengacu pada POJK No. 19/POJK.03/2014 dan SEOJK No. 6/SEOJK.03/2015, Bank Mandiri juga telah mengimplementasikan program Laku Pandai secara nasional per tanggal 13 Juli 2016. Kegiatan tersebut merupakan salah satu upaya Bank Mandiri untuk meningkatkan akses layanan Perbankan kepada masyarakat *unbanked*, baik di daerah urban maupun rural dan sebagai implementasi program inklusi Keuangan.

Per 31 Desember 2020, Bank Mandiri memiliki 134.518 Agen *Branchless Banking*, yang terdiri dari 122.557 individu dan 11.961 Badan Hukum. Jumlah Agen *Branchless Banking* tersebut bertambah sebanyak 32.774, atau 125,74% dibanding tahun 2019 dengan 101.744 Agen *Branchless Banking* yang terdiri dari 89.851 individu dan 11.893 Badan Hukum. [FS13]

Dengan agen sebanyak itu, Bank Mandiri mendapatkan kontribusi positif dalam hal akuisisi rekening yang tercatat mencapai 1.141.048 rekening tabungan dengan volume dana per 31 Desember 2020 mencapai Rp5,705 miliar.

In line with the micro segment corporate plan in implementing *Beyond Banking Services*, the Mandiri Agen network will be optimized as an integrated part and become a solution for Bank Mandiri's product and service needs in the traditional market ecosystem, where the implementation of digital payments, distribution of productive credit financing and cash handling are potential. that can be worked on.

Increased brand awareness regarding the presence of Mandiri Agen services as part of literacy efforts to the public continues to be carried out, including through the use of Bank Mandiri's official social media account platform. For the Mandiri Agen acquisition target, Bank Mandiri provides guidance including:

1. Age of the prospective agent is 40 to 50 years old;
2. Grocery store business sector;
3. Average balance of IDR 5 to 10 million as liquidity capability;
4. Acquisition of prospective agents with pipelines sourced from micro debtors (because already affiliated with Bank Mandiri)
5. The location where the business is located is in a satellite district /city and not too close with branch offices (but branch offices still easily access internal agents monitoring framework). [FS16]

Through the Financial Inclusion program, Bank Mandiri seeks to remove the factors that prevent people from accessing official financial institution services, especially groups in the bottom of the pyramid, so that they get banking services. One of Bank Mandiri's financial inclusion programs is the Branchless Banking Agent. The Company has an internal policy related to branchless banking, which is regulated in the form of a PTO (Operational Technical Guideline) as follows:

1. Operational Technical Instructions (PTO) for Digital Financial Services that have been in effect since December 31, 2014, which among other things regulates the Authority to Decide, Duties and Responsibilities of Digital Financial Services, Operational Conditions, and Digital Financial Service Agency Regulations,
2. PTO Mandiri SiMakmur Savings Product Code for Branchless Banking Savings (SiMakmur-TABBB) which is valid since December 22, 2017 which regulates General Provisions, Account Opening, Deposits, Data Changes, and other matters related to SiMakmur Savings.

To support the implementation of Office-less Financial Services in the Framework of Financial Inclusion or LAKUPANDAI with reference to POJK No. 19 / POJK.03 / 2014 and SEOJK No. 6 / SEOJK.03 / 2015, Bank Mandiri has also implemented the Laku Pandai program nationally as of July 13, 2016. This activity is one of Bank Mandiri's efforts to increase access to banking services to unbanked people, both in urban and rural areas and as an implementation of the program. Financial inclusion.

As of December 31, 2020, Bank Mandiri had 134,518 Branchless Banking Agents, consisting of 122,557 Individuals and 11,961 Legal Entities. The number of Branchless Banking Agents increased by 32,774, or 125.74% Compared to 2019 with 101,744 Branchless Banking Agents consisting of 89,851 individuals and 11,893 legal entities. [FS13]

With that many agents, Bank Mandiri received a positive contribution in terms of account acquisition which recorded a total of 1,141,048 a savings account with a volume of funds as of December 31, 2020 reaching IDR5.705 billion.



Adapun kebijakan internal terkait dengan branchless banking telah diatur dalam bentuk PTO sebagai berikut:

1. PTO Keagenan Branchless Banking yang membahas tentang tugas dan tanggung jawab masing-masing unit kerja dalam proses implementasi Layanan Keagenan Branchless Banking dan ketentuan-ketentuan operasional.
2. PTO Mandiri Tabungan SiMakmur Kode Produk Tabungan Branchless Banking yang membahas tentang alur proses dalam pembukaan rekening SiMakmur, penyetoran, penarikan, perubahan data, pemblokiran, penutupan, hingga Pengelolaan pengaduan nasabah.
3. PTO Pengelolaan Pengaduan Mandiri Agen yang membahas terkait pelaksanaan pengelolaan pengaduan Mandiri Agen, seperti alur penyampaian pengaduan, standar prosedur penerimaan pengaduan Mandiri Agen, standar prosedur investigasi, standar prosedur penyelesaian Pengaduan Mandiri Agen, dan pemberian recovery treatment.

Dalam upaya memperkuat jaringan Branchless Banking, mulai Agustus 2018, Bank Mandiri mengimplementasikan Mini ATM on EDC di Agen *Branchless Banking* secara bertahap. Hingga akhir tahun 2020, tercatat sebanyak 80.701 Mini ATM, bertambah 28.870 atau 55,7% dibanding tahun 2019 dengan 51.831 Mini ATM on EDC telah dipasang di agen. Hal ini memberikan dampak positif bagi Agen dan Bank Mandiri karena berhasil mendorong volume transaksi sebesar Rp71,04 triliun, dengan frekuensi transaksi sebanyak 63,14 juta transaksi, naik Rp56,44 triliun atau 286,58%, dibanding tahun 2019, dengan volume transaksi sebesar Rp14,6 triliun dan frekuensi transaksi sebanyak 10,8 juta transaksi.

Dalam mendorong financial literacy, selain melalui program Branchless Banking, Bank Mandiri di tahun 2020 juga aktif mendorong edukasi keuangan ke masyarakat kurang mampu penerima bantuan subsidi pemerintah antara lain ke: [\[FN-CB-240a.4\]](#)

1. 3,9 juta Keluarga Penerima Manfaat (KPM) Bansos Sembako
2. 1,7 juta KPM Bansos Tunai Non Keluarga Harapan
3. 1,6 juta KPM Bansos Non PKH
4. 142 ribu Keluarga Miskin penerima bantuan Rehabilitasi Sosial Kemensos
5. 967 petani yang menerima Kartu Tani untuk bertransaksi
6. 4 ribu kios pupuk untuk bertransaksi dengan petani

Selain itu, Bank Mandiri juga bekerja sama dengan Kementerian BUMN dan Dinas Sosial untuk menjadikan Agen *Branchless Banking* sebagai agen penyalur bantuan sosial, program Kartu Tani, Program Keluarga Harapan (PKH) dan Bantuan Pangan Non Tunai (BPNT), serta Badan Usaha Milik Desa (BUMDes).

Bank Mandiri juga menjalankan fungsi sebagai Agent of Development bersama Himbara lainnya dengan berkontribusi aktif pada penyaluran bantuan sosial (bansos). Pada program ini sesuai ketentuan pemerintah, maka masyarakat miskin dan sangat miskin (masyarakat dibawah desil 4 atau 40% pendapatan terendah nasional) berkesempatan untuk memiliki rekening tabungan dan menikmati fasilitas layanan keuangan tanpa dikenakan biaya apapun oleh Bank Mandiri. Masyarakat tidak mampu tersebut adalah Keluarga Penerima Manfaat (KPM) Bansos yang lebih dari 95%nya adalah wanita dengan jumlah per 31 Desember 2020 sebanyak 3,9 juta KPM bansos Sembako; 1,7 juta KPM Bansos Tunai Keluarga Harapan; serta 967 petani yang menerima Kartu Tani untuk bertransaksi. [\[FN-CB-240a.3\]](#)

The internal policies related to branchless banking had been regulated in the form of PTO as follows:

1. PTO for Branchless Banking Agency which discussed the duties and responsibilities of each work unit in the implementation process of Branchless Banking Agency Services and operational regulations.
2. PTO Mandiri SiMakmur Savings Product Code for Branchless Banking that discussed the process flow in opening a SiMakmur account, deposits, withdrawals, data changes, blocking, closing, and managing customer complaints.
3. PTO for Mandiri Agent Complaint Management which discussed the implementation of Mandiri Agent complaint management, such as the flow of complaints, the standard procedure for receiving complaints from Mandiri Agen, standard procedure for investigations, standard procedure for the resolution of Independent Agent Complaints, and provision of recovery treatment.

In an effort to strengthen the Branchless Banking network, starting August 2018, Bank Mandiri gradually implemented Mini ATM on EDC at Branchless Banking Agents. Until the end of 2020, there were 80,701 Mini ATMs, increasing 28,870 or 55.7% compared to 2019 with 51,831 Mini ATMs on EDC having been installed at agents. This has had a positive impact on Agents and Bank Mandiri as it has succeeded in increasing the transaction volume of IDR71.04 trillion, with a transaction frequency of 63.14 million transactions, an increase of IDR56.44 trillion or 286.58%, compared to 2019, with a transaction volume of IDR14.6 trillion and transaction frequency of 10.8 million transactions.

In encouraging financial literacy, in addition to the Branchless Banking program, Bank Mandiri in 2020 also actively encourage financial education to underprivileged people who receive government subsidies, including to: [\[FN-CB-240a.4\]](#)

1. 3.9 million Beneficiary Families (KPM) of Bansos Sembako
2. 1.7 million KPM of Non-Family Hope Cash Social Assistance
3. 1.6 million KPM of Non-PKH Social Assistance
4. 142 thousand Poor Families receiving Social Rehabilitation assistance from the Ministry of Social Affairs
5. 967 farmers who received Tani Cards for transactions
6. 4 thousand fertilizer stalls to transact with farmers

In addition, Bank Mandiri also worked with the Ministry of SOEs and the Social Service to make Branchless Banking Agents as agents for distributing social assistance, the Farmer's Card program, the Family Hope Program (PKH) and Non-Cash Food Assistance (BPNT), as well as Village-Owned Enterprises (BUMDes).

Bank Mandiri also functions as an Agent of Development with other State-Owned Bank Associations by actively contributing to the distribution of social assistance (bansos). In this program, according to government regulations, the poor and very poor (people below decile 4 or 40% of the lowest national income) have the opportunity to have a savings account and enjoy financial service facilities without being charged any fees by Bank Mandiri. The underprivileged people are Social Assistance Beneficiary Families, more than 95% of whom are women with a total of 3.9 million beneficiary households as of December 31, 2020; 1.7 million Beneficiary Families of Hope Family Cash Social Assistance; and 967 farmers who received Tani Cards for transactions. [\[FN-CB-240a.3\]](#)



Program Kemandirian Edukasi dan Kewirausahaan [103-3, 203-2] [6.c.3)a)] (FS11)

Ide-ide bisnis terus bermunculan di kalangan muda di Indonesia. Dengan usaha keras dan sungguh-sungguh, tak sedikit di antara ide-ide tersebut yang kemudian tumbuh dan berkembang menjadi sumber rezeki. Tak hanya bermanfaat bagi pemiliknya, kehadiran pengusaha-pengusaha muda itu juga membawa berkah bagi para pencari kerja, termasuk mereka yang berdomisili di sekitar perusahaan.

Bank Mandiri memberikan apresiasi yang tinggi kepada kalangan muda yang berani untuk memulai usaha tersebut, bahkan mendorong agar mereka semakin maju dan berprestasi. Untuk lebih memacu semangat, sekaligus memoles kapasitas dan keahlian mereka sehingga memiliki daya saing tinggi, Bank Mandiri meneruskan Program Wirausaha Muda Mandiri (WMM), yang memasuki tahun ke-13 pada tahun 2020. Dari tahun ke tahun, sejak pertama kali digelar, program ini tak pernah sepi peminta. Bahkan, pada tahun 2014, WMM tercatat diikuti oleh 7.718 peserta, yang sekaligus merupakan jumlah peserta terbanyak hingga saat ini.

Melalui WMM, Bank Mandiri berharap agar generasi muda berlomba-lomba untuk menjadi pencipta lapangan pekerjaan, bukan sekedar pencari kerja dengan aktivitas usaha yang berkelanjutan dan berdampak langsung kepada masyarakat di sekitarnya.

Program ini sekaligus merupakan dukungan konkrit Bank Mandiri terhadap Program Kementerian UKM dalam meningkatkan UMKM berkualitas di Indonesia. Melalui program ini, peserta akan mendapatkan pelatihan *managerial skills, networking* dan publikasi *offline*.

Independence Education and Entrepreneurship Program [103-3, 203-2] [6.c.3)a)] (FS11)

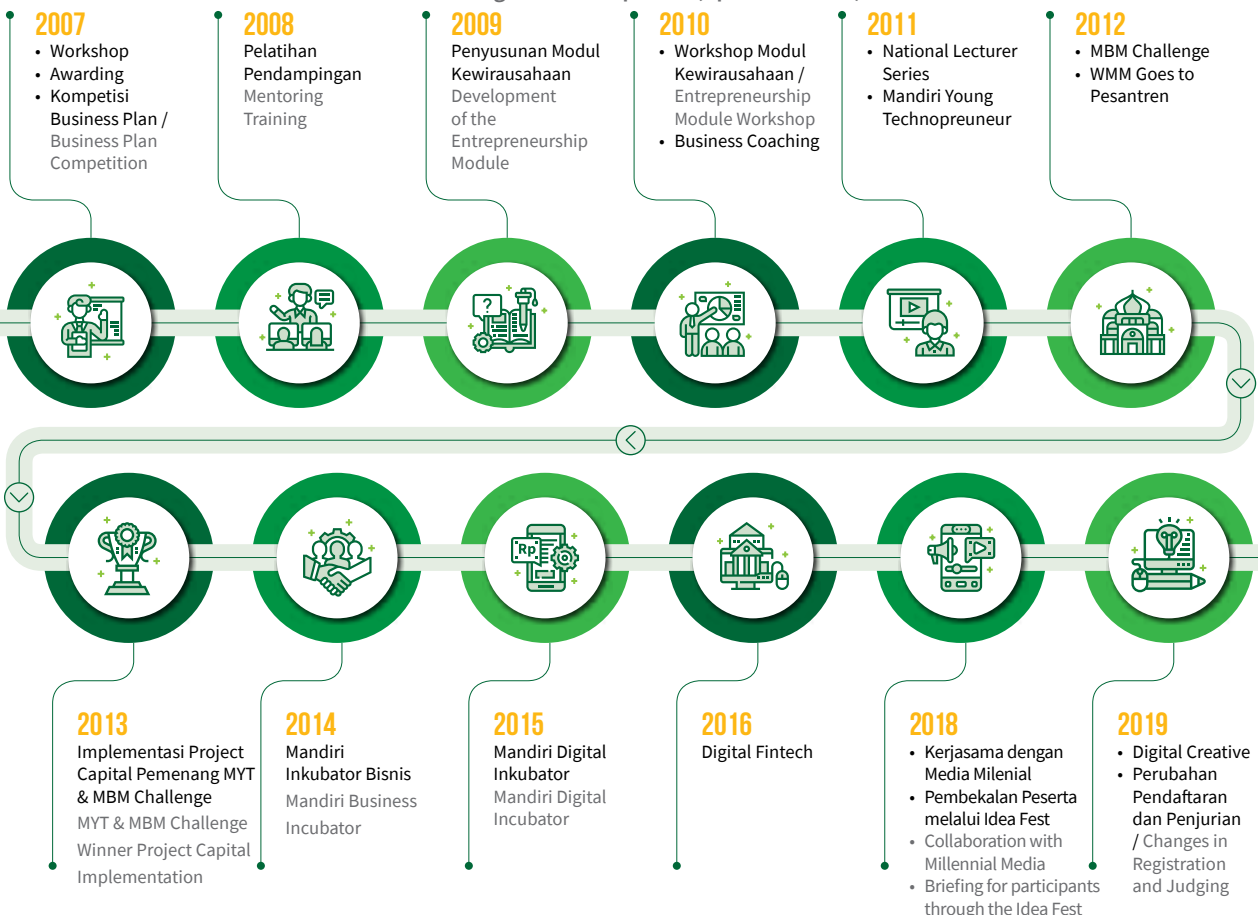
Business ideas continue to emerge among young people in Indonesia. With hard and earnest efforts, not a few of these ideas later grew and developed into a source of sustenance. Not only is it beneficial for the owner, the presence of these young entrepreneurs also brings blessings to job seekers, including those who live around the company.

Bank Mandiri gives high appreciation to young people who dare to start these businesses, and even encourage them to progress and achieve. To further spur enthusiasm, while polishing their capacities and expertise so that they are highly competitive, Bank Mandiri continues the Mandiri Young Entrepreneur Program (WMM), which is entering its 13th year in 2020. From year to year, since it was first held, this program never empties of beggars. In fact, in 2014, WMM was recorded as having 7,718 participants, which is also the largest number of participants to date.

Through WMM, Bank Mandiri hopes that the younger generation will compete to become job creators, not just job seekers with sustainable business activities that have a direct impact on the surrounding community.

This program is also Bank Mandiri's concrete support for the Ministry of SME's Program in improving quality MSMEs in Indonesia. Through this program, participants will receive training in managerial skills, networking and offline publication.

Perkembangan Program WMM (update tahun 2020) WMM Program Development (update in 2020)





Tabel Pelaksanaan Program WMM
WMM Program Implementation Table

2007	2008	2009	2010	2011	2012	2013
Dilaksanakan di Jakarta, >500 Peserta Implemented in Jakarta, > 500 Participants	Dilaksanakan di Jakarta, 1.057 Peserta Held in Jakarta, 1,057 Participants	Dilaksanakan di Jakarta, >2.500 Peserta Held in Jakarta, >2.500 Participants	Dilaksanakan di Jakarta, 3.395 Peserta Held in Jakarta, 3.395 Participants	Dilaksanakan di Jakarta, 3.751 Peserta Held in Jakarta, 3.751 Participants	Dilaksanakan di Jakarta, 4.725 Peserta Held in Jakarta, 4.725 Participants	Dilaksanakan di Jakarta, 6.745 Peserta Held in Jakarta, 6.745 Participants
2014	2015	2016/2017	2018	*2019	2020	
Dilaksanakan di Jakarta, 7.718 Peserta Held in Jakarta, 7.718 Participants	Dilaksanakan di Yogyakarta, 6.572 Peserta Held in Yogyakarta, 6.572 Participants	Dilaksanakan di Bogor, 6.064 Peserta Held in di Bogor, 6.064 Participants	Dilaksanakan di Malang, Jawa Timur 898 Peserta Held in Malang, East Java 898 Participants	Dilaksanakan di Jakarta 3.075 peserta Held in di Jakarta 3.075 Participants	Dilaksanakan melalui Platform Digital 11.026 Pendaftar Implemented through the Digital Platform 11,026 Registrants	

*Perubahan konsep dalam pendaftaran WMM, dimana WMM menjadi online tertutup yaitu terdiri dari 30 Perguruan Tinggi dan 10 Komunitas

*A concept changed in WMM registration, where WMM becomes closed online, consisting of 30 universities and 10 communities

1. Wirausaha Muda Mandiri (WMM) merupakan program CSR utama Bank Mandiri yang telah dilaksanakan sejak tahun 2007 dan bertujuan untuk membantu pemerintah dalam menumbuhkembangkan kewirausahaan di Indonesia, khususnya di kalangan generasi muda.
 2. Bank Mandiri bekerja sama dengan Najwa Shihab dan Narasi dalam penyelenggaraan Program WMM 2020 yang dilaksanakan secara virtual, sehubungan dengan peraturan pemerintah dalam menjaga Protokol Kesehatan COVID-19.
 3. Jumlah peserta yang mendaftar pada Program WMM 2020 adalah sebanyak 11.026 Pendaftar.
 4. Rangkaian Penjurian WMM dimulai dengan Tahap Seleksi Administrasi, Verifikasi Lapangan yang mengikutsertakan Unit Bisnis terkait, seperti Micro Banking dan SME Banking dalam proses penjurian.
 5. Pada Tahap Penjurian Zona, penjurian dilakukan secara virtual, mengikutsertakan para expert di 5 bidang usaha dan alumni WMM yang sukses sebagai Dewan Juri.
 6. Pada Tahap Penjurian Nasional dan Grand Final WMM 2020, kegiatan menghadirkan Dian Sastrowardoyo, Felly Imransyah, Adrian Gunadi dan Najwa Shihab serta Perwakilan Bank Mandiri sebagai Juri.
 7. Hadiah Program WMM 2020 adalah sebesar Rp 1.732.500.000 (Satu miliar tujuh ratus tiga puluh dua juta lima ratus ribu) yang diberikan dengan 2 tahap penjurian sebagai berikut:
 - a. Terdapat 60 Pemenang pada tahap Penjurian Zona, yang terdiri dari 3 Zona dengan rincian:
 - i. 30 Pemenang Pertama dari masing-masing Bidang Usaha pada setiap Kategori
 - ii. 30 Pemenang Kedua dari masing-masing Bidang Usaha pada setiap Kategori
 - b. Terdapat 24 Pemenang pada tahap Penjurian Nasional dengan rincian sebagai berikut:
 - i. 10 Pemenang Pertama dari masing-masing Bidang Usaha pada setiap Kategori
 - ii. 10 Pemenang Kedua dari masing-masing Bidang Usaha pada setiap Kategori
 - iii. 2 Pemenang Most Favourite pada setiap Kategori
 - iv. 2 Pemenang Best of The Best pada setiap Kategori
1. Mandiri Young Entrepreneur (WMM) became Bank Mandiri's main CSR program implemented since 2007 and aims to assist the government in fostering entrepreneurship in Indonesia, especially among the younger generation.
 2. Bank Mandiri collaborated with Najwa Shihab and Narasi in the implementation of the WMM 2020 Program implemented virtually, in connection with government regulations in maintaining the COVID-19 Health Protocol.
 3. The number of participants who registered for the 2020 WMM Program was 11,026 registrants
 4. The WMM Judging Series began with the Administrative Selection Stage, Field Verification which includes related Business Units, such as Micro Banking and SME Banking in the judging process.
 5. In the Zone Judging Stage, the judging is done virtually, involving experts in 5 business fields and successful WMM alumni as the Jury.
 6. At the WMM 2020 National Judging Stage and Grand Final, the event presented Dian Sastrowardoyo, Felly Imransyah, Adrian Gunadi and Najwa Shihab as well as Bank Mandiri Representatives as Judges.
 7. The 2020 WMM Program Prize reached IDR 1,732,500,000 (One billion seven hundred thirty-two million five hundred thousand) awarded with 2 stages of judging as follows:
 - a. There were 60 winners at the Zone Judging stage, which consisted of 3 Zones with details:
 - i. 30 First Winners from each Line of Business in each Category
 - ii. 30 Second Winners from each Line of Business in each Category
 - b. There are 24 winners at the National Judging stage with the following details:
 - i. 10 First Winners from each Line of Business in each Category
 - ii. 10 Second Winners from each Line of Business in each Category
 - iii. 2 Most Favorite Winners in each Category
 - iv. 2 Best of the Best winners in each Category



Testimoni Penerima Manfaat Setelah Menang WMM [F.23] Beneficiary Testimonials After Winning WMM [F.23]



FELICIA REGINA

Pemenang Best of The Best Kategori Business Existing Winner of Best of The Best in Business Existing Category

"Dari WMM, saya belajar banyak, salah satunya yaitu bisnis dihargai bukan hanya dari besarnya ukuran bisnis tersebut, tetapi juga harus memiliki dampak kepada masyarakat sebanyak mungkin. Hal tersebut memotivasi saya untuk terus mencari dampak apa lagi yang bisa saya berikan kepada masyarakat."

"From WMM, I learned a lot, one of which is that business is valued not only for the size of the business, but also has to have as much impact on society as possible. This motivates me to continue to look for what more impact I can have on society."



CASSANDRA SARI

Pemenang Best of The Best Kategori Business Plan Winner of Best of The Best in Business Plan Category

Masukan dari Dewan Juri memberikan banyak pelajaran, terutama atas masukan dan saran yang diberikan kepada *business plan* yang saya miliki. Dari WMM, saya melihat banyak sekali potensi wirausaha-wirausaha muda untuk bersama-sama membangun Indonesia.

The input from the jury provided a lot of lessons, especially on the input and advice given to my business plan. From WMM, I saw a lot of potential for young entrepreneurs to jointly develop Indonesia.

Source: Youtube "Ngobrol Sore Semaunya LIVE STREAMING: Generasi Muda, Berani Berkarya, Berani Mandiri" – CXO Media

Mandiri Sahabatku

Sejak tahun 2011, Bank Mandiri terus menunjukkan komitmennya untuk mendorong kompetensi dan kemampuan berwirausaha para Pekerja Migran Indonesia (PMI) di luar negeri melalui program edukasi kewirausahaan bernama "Mandiri Sahabatku". Sebagai rangkaian program, saat peserta sudah Kembali ke di Indonesia pun didukung dengan pelatihan dan pendampingan usaha bersama pengusaha sukses di bidang Salon, Bakso, Mie Ayam dan Keripik Oleh – oleh, Bengkel, Pertanian, dan Peternakan melalui Program Bapak/Ibu Asuh. Program Mandiri Sahabatku telah dilaksanakan di beberapa negara tujuan PMI, yaitu Hong Kong, Malaysia, Korea Selatan, dan Jepang.

Selama Pandemi COVID-19 ditahun 2020 ini, Mandiri Sahabatku menyesuaikan pembelajaran secara online melalui media kelas online menggunakan Google Classroom, webinar, dan live streaming. Program Mandiri Sahabatku secara online dilaksanakan menjangkau PMI di berbagai Negara (Hongkong, Malaysia, Arab Saudi, UEA, dan Korea), dengan total peserta yang mendaftar program Mandiri Sahabatku online ini mencapai 1.100 peserta. Selain itu, sehubungan dengan masa pandemi dan situasi ekonomi yang kurang baik, Program Bapak Asuh dari Mandiri Sahabatku ditunda dan akan digabungkan dengan peserta program Bapak Asuh di Mandiri Sahabatku di tahun berikutnya.

Program Tanggung Jawab Sosial (CSR)

Sebagai perusahaan yang bertanggungjawab, selain menggelar program kewirausahaan, Bank Mandiri juga berkomitmen untuk membangun kepedulian terhadap masyarakat di sekitar operasional perusahaan. Kepedulian itu diwujudkan melalui pelaksanaan Program Tanggung Jawab Sosial Perusahaan (CSR) dalam bentuk Program Kemitraan (PK) dan Bina Lingkungan (BL). Implementasi program-program ini sekaligus merupakan bentuk dukungan Bank Mandiri terhadap pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Developments Goals/SDGs*).

Program tanggung jawab sosial Bank Mandiri diselenggarakan melalui kegiatan pemberian bantuan bencana, bantuan pendidikan, bantuan kesehatan, bantuan sarana umum dan ibadah, serta bantuan untuk pelestarian lingkungan hidup. Program-program tersebut diselenggarakan di seluruh wilayah kerja/region Bank Mandiri. (GRI 203-1, 203-2) [F.25]

Mandiri Sahabatku

Since 2011, Bank Mandiri continued to show its commitment to encouraging the competence and entrepreneurial skills of Indonesian Migrant Workers (PMI) abroad through an entrepreneurship education program called "Mandiri Sahabatku". As a series of programs, when the participants returned to Indonesia, they were supported by training and business mentoring with successful entrepreneurs in the fields of salons, meatballs, chicken noodles and souvenirs, workshops, agriculture, and animal husbandry through the Foster Mr / Mrs Program. The Mandiri Sahabatku program had been implemented in several destination countries for PMI, namely Hong Kong, Malaysia, South Korea and Japan.

During the COVID-19 Pandemic in 2020, Mandiri Sahabatku adjusted online learning through online class media using Google Classroom, webinars, and live streaming. The Mandiri Sahabatku online program was implemented to reach PMI in various countries (Hong Kong, Malaysia, Saudi Arabia, UAE, and Korea), with a total of 1,100 participants who registered for the Mandiri Sahabatku online program. In addition, due to the pandemic period and the unfavorable economic situation, the Foster Father Program of Mandiri Sahabatku was postponed and will be merged with the participants of the Foster Father program at Mandiri Sahabatku in the following year.

Social Responsibility Program (CSR)

As a responsible company, in addition to holding entrepreneurship programs, Bank Mandiri is also committed to building awareness of the community around the company's operations. This concern is manifested through the implementation of the Corporate Social Responsibility (CSR) Program in the form of the Partnership Program (PK) and Community Development (BL). The implementation of these programs is also a form of Bank Mandiri's support for the achievement of the Sustainable Development Goals (SDGs).

Bank Mandiri's social responsibility program is organized through the provision of disaster relief, educational assistance, health assistance, assistance for public facilities and worship, as well as assistance for environmental conservation. These programs are held in all work areas / regions of Bank Mandiri. (GRI 203-1, 203-2) [F.25]



Dalam pelaksanaan evaluasi program-program *Corporate Social Responsibility* (CSR), Bank Mandiri telah melakukan pengukuran dengan metode *Sustainability Return On Investment* (SROI) pada tahun 2019 bersama CECT Trisakti University. Adapun pada tahun 2020 pengukuran ini terkendala kondisi pandemi COVID-19 dimana diberlakukan Pembatasan Sosial Berskala Besar (PSBB) sehingga pengukuran pada 2020 tersebut ditunda. Selanjutnya, untuk tahun 2021 bila kondisi kembali normal, Bank Mandiri berencana untuk bekerjasama dengan konsultan independent guna melanjutkan pengukuran secara kuantitatif atas program-program *Corporate Social Responsibility* (CSR) Bank Mandiri.

Tahun 2020 merupakan tahun yang berat bagi perekonomian nasional, tidak terkecuali kegiatan/program penyaluran CSR yang bertujuan membantu masyarakat dalam meningkatkan kesejahteraan dan perekonomiannya. Kegiatan/program penyaluran CSR terhambat oleh larangan kegiatan yang melibatkan banyak orang (berkerumun). Selain itu, karena Kegiatan/Program CSR Bank Mandiri fokus dan memprioritaskan pada program bantuan untuk penanggulangan pandemi COVID-19, adanya pembatasan mobilitas sosial mengakibatkan beberapa kegiatan/Program CSR pada tahun 2020 masih ada yang belum terealisasi. [GRI 103-3]

In evaluating its Corporate Social Responsibility (CSR) programs, Bank Mandiri has taken measurements using the Sustainability Return On Investment (SROI) method in 2019 with CECT Trisakti University. As for 2020, this measurement was constrained by the COVID-19 pandemic condition where Large-Scale Social Restrictions (PSBB) were imposed so that the measurement in 2020 was postponed. Furthermore, for 2021 when conditions return to normal, Bank Mandiri plans to collaborate with an independent consultant to continue quantitative measurement of Bank Mandiri's Corporate Social Responsibility (CSR) programs.

2020 is a tough year for the national economy, including CSR distribution activities / programs that aim to help people improve their welfare and economy. CSR distribution activities / programs are hampered by the prohibition of activities involving large numbers of people (crowding). In addition, because Bank Mandiri's CSR Activities / Programs focus on and prioritize assistance programs for the response to the COVID-19 pandemic, restrictions on social mobility have resulted in several CSR activities / programs in 2020 that have yet to be realized. [GRI 103-3]

Tabel Penyaluran PKBL
PKBL Distribution Table

Kategori Kegiatan Activity Category	Biaya Pelaksanaan (Rp) Implementation Fee (IDR)				
	2020	2019	2018	2017	2016
Bidang Lingkungan Hidup/Pelestarian alam Environment / Nature Conservation	365.000.000*	300.000.000	-	240.090.250	411.375.000
Bidang Kesehatan Health	12.246.270.831	5.705.045.796	6.424.844.584	8.497.666.519	5.770.541.750
Bidang Sarana Umum dan Ibadah Public Facilities and Worship Sector	9.745.608.202		7.585.736.274	87.830.963.495	42.472.283.873
Bidang Bencana Alam Natural Disaster Sector	54.721.029.766	5.992.634.537	10.792.630.559	1.724.719.846	581.800.000
Bidang Pengembangan Sosial Kemasyarakatan dalam rangka pengentasan kemiskinan Community Social Development in the context of poverty alleviation	14.185.504.901	38.582.954.643	28.505.502.677	8.018.924.161	10.256.255.090
Bidang Pendidikan Field of education	30.239.552.871	74.206.218.474	36.093.622.369	11.966.467.987	3.938.215.959
Total	140.557.455.628	147.829.531.279	114.551.556.765	118.278.832.258	63.430.471.672

Sedangkan biaya dari kegiatan TJSL yang dilaksanakan Bank Mandiri di seluruh wilayah kerja/Region Bank Mandiri adalah sebagai berikut:

Apart from PKBL, Bank Mandiri carried out CSR activities in all work areas / regions as shown in the following table:

No	Provinsi Bantuan BL Province BL Assistance	Penyaluran Kumulatif (Rp) Cumulative Disbursement (IDR)
1	Bali	6.483.361.300
2	Bangka Belitung	844.814.743
3	Banten	2.113.979.155
4	DI Yogyakarta	4.717.888.680
5	DKI Jakarta	52.863.730.004
6	Gorontalo	669.440.000
7	Jambi	197.500.000
8	Jawa Barat	16.120.013.970
9	Jawa Tengah	17.805.352.402
10	Jawa Timur	12.419.273.297





No	Provinsi Bantuan BL Province BL Assistance	Penyaluran Kumulatif (Rp) Cumulative Disbursement (IDR)
11	Kalimantan Barat	493.362.200
12	Kalimantan Tengah	499.031.875
13	Kalimantan Utara	585.000.000
14	Kepulauan Riau	121.950.000
15	Lampung	1.545.455.000
16	Maluku	1.423.481.111
17	Nanggroe Aceh Darussalam (NAD)	2.073.789.900
18	Nusa Tenggara Barat	651.455.887
19	Nusa Tenggara Timur	2.218.866.000
20	Papua	860.594.600
21	Riau	1.750.500.000
22	Sulawesi Barat	405.800.000
23	Sulawesi Selatan	2.963.043.079
24	Sulawesi Tengah	2.142.037.633
25	Sulawesi Tenggara	260.500.000
26	Sulawesi Utara	1.315.875.000
27	Sumatera Barat	2.246.038.352
28	Sumatera Selatan	1.702.340.000
29	Sumatera Utara	3.062.981.440
Total		140.557.455.628

Selain PKBL, Bank Mandiri melaksanakan kegiatan CSR di seluruh wilayah kerja/region seperti disampaikan dalam tabel berikut: (GRI 103-3, 203-1, 203-2) [F.25]

Apart from PKBL, Bank Mandiri carries out CSR activities in all work areas / regions as shown in the following table: (GRI 103-3, 203-1, 203-2) [F.25]

Tabel Kegiatan CSR Tahun 2020 [F.23]
2020 CSR Activity Table [F.23]

No.	Kegiatan Activities	Waktu/Lokasi Time / Location	Biaya Cost	Dampak bagi Penerima Program Impact on Program Recipients	Kesesuaian dengan SDGs SDGs Compliance	Foto Photo
1	Pemantauan Kualitas Udara melalui Aplikasi Nafas Air Quality Monitoring via Nafas App	2020/ Jabodetabek	Rp360.000.000	Masyarakat Jabodetabek dapat memperoleh <i>benefit</i> pemantauan kualitas udara berstandar international secara <i>real time</i> 24 jam dalam 7 hari. The Jabodetabek community could benefit from monitoring international standard air quality in real time 24 hours in 7 days.	SDGs' nomor 11 target ke-enam yaitu Membangun kota dan pemukiman inklusif, aman, tahan lama dan berkelanjutan dengan target pada tahun 2030, mengurangi dampak buruk terhadap lingkungan perkapita di perkotaan, termasuk dengan memberikan perhatian khusus kepada kualitas udara dan kotamadya dan manajemen limbah lainnya. SDGs' number 11, the sixth target, namely Building inclusive, safe, durable and sustainable cities and settlements with the target by 2030, reducing the negative impact on the environment per capita in cities, including by paying special attention to air quality and municipalities and other waste management .	 Sumber foto/ Photo source: www.nafas.co.id
2	Pembinaan Balai Ekonomi Desa (Balkondes), dilakukan di 2 tempat, yaitu Desa Mekarwangi, Jawa Barat The development of the Village Economic Center (Balkondes) was carried out in 2 places, namely Mekarwangi Village, West Java	Mei / May 2020/ Kabupaten Bandung Barat	Rp754.645.205	Membentuk program pelatihan yang berfokus kepada membangun strategi pemasaran dan <i>hospitality management</i> . Memperbaiki strategi bisnis dan produk unggulan, agar makin bersaing dan meningkatkan pendapatan Establish a training program that focused on building a marketing strategy and hospitality management. Improve business strategies and superior products, so that the community could be more competitive and increase revenue	SDG's nomor 10 target ke-dua yaitu Mengurangi ketimpangan di dalam dan antar negara dengan target pada tahun 2030, memberdayakan dan mendorong penyertaan sosial ekonomi dan politik bagi semua, tanpa melihat usia, jenis kelamin, disabilitas bangsa, suku, asal, kelompok etnis, agama, atau ekonomi atau status lainnya. SDG's number 10 second target is Reducing inequality within and between countries with a target by 2030, empowering and encouraging socio-economic and political inclusion for all, regardless of age, gender, disability, nation, ethnicity, origin, ethnic group, religion , or economy or other status.	 Sumber foto/ Photo source: www.bankmandiri.co.id










No.	Kegiatan Activities	Waktu/ Lokasi Time / Location	Biaya Cost	Dampak bagi Penerima Program Impact on Program Recipients	Kesesuaian dengan SDGs SDGs Compliance	Foto Photo
3	Wirausaha Muda Mandiri Mandiri Young Entrepreneur	Oktober / October 2020/DKI Jakarta	Rp9.769.120.000	Program Kompetisi, Pembinaan kepada UMKM dengan rentang usia pendaftar 18-35 tahun. Competition Program, Coaching for MSMEs with a registrant age range of 18-35 years.	SDG's nomor 8 target ke-tiga yaitu Pekerjaan layak dan pertumbuhan ekonomi dengan target mendorong kebijakan yang berorientasi pembangunan yang mendukung aktivitas-aktivitas produktif, penciptaan lapangan kerja, kewirausahaan, kreativitas dan inovasi, dan mendorong pembentukan dan pertumbuhan usaha mikro, kecil dan menengah, termasuk melalui akses terhadap layanan pendanaan/ permodalan. SDG's number 8, the third target, namely Decent work and economic growth with the target of encouraging development-oriented policies that support productive activities, job creation, entrepreneurship, creativity and innovation, and encouraging the formation and growth of micro, small and medium enterprises, including through access to funding / capital services.	 Sumber foto/ Photo source: www.bankmandiri.co.id
4	Pembangunan Sentra Pengolahan Beras Terpadu-Kebumen, Jawa Tengah Development of Integrated Rice Processing Center - Kebumen, Central Java	2020/ Kebumen, Jawa Tengah	Rp5.850.000.000	Mewirausahakan petani sehingga mereka mempunyai <i>value added</i> dalam pengolahan hasil panen padi yang dilakukan secara modern dengan dukungan bangunan, mesin pengolahan beras terintegrasi, ruang pertemuan, kantor dan toko. Pembangunan SPBT diharapkan dapat menyerap dan mengolah gabah atau beras petani setempat menjadi beras berkualitas premium yang siap jual dengan dukungan program bimbingan/pembinaan budidaya tanaman pangan yang lebih baik. Entrepreneurship for farmers to have added value in the modern processing of rice yields with the support of buildings, integrated rice processing machines, meeting rooms, offices and shops. The SPBT development was expected to be able to absorb and process unhulled or local farmers' rice into premium quality rice that was ready to sell with the support of guidance programs of cultivation of better food crops.	SDGs' nomor 10 target ke-tiga yaitu Mengurangi ketimpangan dengan target memastikan kesempatan yang sama dan mengurangi ketimpangan pendapatan/ outcome, termasuk dengan mengeliminasi diskriminasi terhadap hukum, kebijakan dan praktek-praktek dan mendorong adanya legislasi, kebijakan dan aksi yang sepatantasnya untuk hal ini. SDG's nomor 8 target ke-dua dan ke-tiga yaitu Pekerjaan layak dan pertumbuhan ekonomi dengan target ke-dua mencapai level yang lebih tinggi untuk produktivitas ekonomi melalui disertifikasi peningkatan mutu teknologi dan inovasi, termasuk melalui fokus terhadap sektor-sektor yang mempunyai nilai tambah lebih dan padat karya. Target ketiga mendorong kebijakan yang berorientasi pembangunan yang mendukung aktivitas-aktivitas produktif, penciptaan lapangan kerja, kewirausahaan, kreativitas dan inovasi, dan mendorong pembentukan dan pertumbuhan usaha mikro, kecil dan menengah, termasuk melalui akses terhadap layanan pendanaan/ permodalan. SDGs' number 10, the third target is to Reduce inequality with the target of ensuring equal opportunities and reducing income / outcome inequality, including by eliminating discrimination against laws, policies and practices and encouraging the existence of appropriate legislation, policies and actions in this regard. SDG's number 8, the second and third target, namely Decent work and economic growth with the second target of achieving a higher level of economic productivity through certification of technological quality improvement and innovation, including through focusing on sectors that have more added value and labor intensive. The third target encourages development-oriented policies that support productive activities, job creation, entrepreneurship, creativity and innovation, and encourages the formation and growth of micro, small and medium enterprises, including through access to funding / capital services.	 Sumber foto/ Photo source: www.obsessionnews.com
5	Pembinaan Masyarakat Kabupaten Humbang Hasundutan Humbang Hasundutan District Community Development	2020/ Humbang Hasundutan	Rp972.125.000	Membentuk ekosistem ekonomi wisata untuk masyarakat desa di kawasan Danau Toba Forming a tourism economic ecosystem for rural communities in the Lake Toba area	SDG's nomor 10 target ke-dua yaitu Mengurangi ketimpangan didalam dan antar negara dengan target pada tahun 2030, memberdayakan dan mendorong penyertaan sosial ekonomi dan politik bagi semua, tanpa melihat usia, jenis kelamin, disabilitas bangsa, suku, asal, kelompok etnis, agama, atau ekonomi atau status lainnya. SDG's nomor 8 target ke-sembilan yaitu Pekerjaan layak dan pertumbuhan ekonomi dengan target pada tahun 2030, merancang dan mengimplementasikan kebijakan yang mendukung turisme yang berkelanjutan yang dapat menciptakan lapangan kerja sekaligus mendukung budaya dan produk lokal.	-



No.	Kegiatan Activities	Waktu/Lokasi Time / Location	Biaya Cost	Dampak bagi Penerima Program Impact on Program Recipients	Kesesuaian dengan SDGs SDGs Compliance	Foto Photo
					<p>SDG's number 10 second target is to Reduce inequality within and between countries with a target by 2030, empowering and encouraging socio-economic and political inclusion for all, regardless of age, gender, national disability, ethnicity, origin, ethnic group, religion, or economy or other status.</p> <p>SDG number 8, the ninth target, namely Decent work and economic growth with a target by 2030, designing and implementing policies that support sustainable tourism that can create jobs while supporting local culture and products.</p>	
6	Mandiri Edukasi Mandiri Education	2020		Membentuk karakter dan lingkungan belajar mengajar yang lebih berkualitas Build character and a higher quality teaching and learning environment	<p>SDG's nomor 4 target ke-tujuh yaitu Pendidikan bermutu dengan target pada tahun 2030, memastikan bahwa mereka yang belajar mendapatkan pengetahuan dan keahlian yang dibutuhkan untuk mendukung pembangunan yang berkelanjutan, termasuk antara lain, melalui pendidikan untuk pembangunan berkelanjutan dan gaya hidup yang berkelanjutan, HAM, kesetaraan gender, mendukung budaya perdamaian dan anti kekerasan, kependudukan global dan aspirasi terhadap keragaman budaya dan kontribusi budaya kepada pembangunan berkelanjutan</p> <p>SDG's number 4 the seventh target is Quality education with a target by 2030, ensuring that those who learn acquire the knowledge and skills needed to support sustainable development, including, among others, through education for sustainable development and a sustainable lifestyle, human rights, gender equality, supporting a culture of peace and non-violence, global population and aspirations for cultural diversity and cultural contributions to sustainable development</p>	 <p>Sumber foto/ Photo source: www.bankmandiri.co.id</p>

Tabel CSR dan Kesesuaian dengan SDGs
CSR and SDGs Compliance Table

No.	Kegiatan CSR CSR activities	Tujuan dalam SGSs Purpose within the SGSs	Simbol SDGs SDGs symbol
1	Bantuan Lingkungan Hidup: memberikan bantuan atas daerah yang terkena dampak bencana untuk pemulihan & pelestarian Environmental Assistance: provide assistance to disaster-affected areas for recovery & preservation	SDG's 11	
2	Bantuan Pendidikan: Memberikan bantuan pendidikan ataupun sarana pendidikan bagi instansi pendidikan yang membutuhkan Educational Assistance: Provide educational assistance or educational facilities for educational institutions need	SDG's 1, 2, 3,	  
3	Bantuan Kesehatan: Memberikan bantuan kesehatan bagi warga maupun sarana kesehatan yang membutuhkan Health Assistance: Providing health assistance for residents and health facilities in need	SDG's 9, 10, & 11	  



No.	Kegiatan CSR CSR activities	Tujuan dalam SGSs Purpose within the SGSs	Simbol SDGs SDGs symbol
4	Bantuan Sarana Ibadah: Membantu masyarakat sekitar untuk membangun ataupun merenovasi bangunan ibadah mereka sehingga menjadi lebih layak digunakan Worship Facilities Assistance: Helping the surrounding community to build or renovate their buildings of worship so that they become more suitable for use	SDG's 2 & 3	 
5	Bantuan Sarana Umum: Memberikan bantuan sarana umum untuk membantu mereka memperbaiki taraf hidup mereka dan infrastruktur daerah mereka, ataupun budaya setempat Public Facilities Assistance: Providing assistance with public facilities to help them improve their standard of living them and their local infrastructure, or local culture	SDG's 1 & 4	 
6	Bantuan Sosial Masyarakat: Memberikan bantuan sarana pengentasan kemiskinan bagi yang membutuhkan Community Social Assistance: Providing assistance for poverty alleviation facilities for those in need	SDG's 3 & 9	 
7	Pemberdayaan Wanita: Memberikan bantuan untuk sektor-sektor yang menyokong pemberdayaan wanita Empowerment of Women: Provide assistance to sectors that support women's empowerment	SDG's 1, 2, 3, 8,	   
8	Pemberdayaan Kewirausahaan: Memberikan bantuan untuk sektor-sektor yang menyokong pemberdayaan wirausaha Entrepreneurship Empowerment: Providing assistance to sectors that support entrepreneurial empowerment	SDG's 9, 10, & 11	  
9	Bantuan Olahraga: Memberikan bantuan sarana olahraga bagi yang membutuhkan Sports Assistance: Providing assistance for sports facilities for those in need	SDG's 3 & 11	 

Pengaduan Masyarakat [F.24]

Bank Mandiri berkomitmen untuk menjadi lembaga jasa keuangan yang memberikan manfaat sebesar-besarnya untuk segenap pemangku kepentingan, termasuk masyarakat yang berada di sekitar operasional perusahaan. Dalam konteks itu, selain terus berupaya meningkatkan kualitas produk dan layanan, Perseroan juga membuka saluran pengaduan bagi masyarakat apabila mereka menemukan hal-hal yang bertentangan dengan etika, integritas, norma-norma dan dugaan pelanggaran peraturan atau tindakan yang mengganggu lingkungan hidup, dan lain-lain. Selain melalui Whistleblower System, pengaduan bisa disampaikan dengan datang langsung ke kantor-kantor operasional, memanfaatkan saluran telpon, email, maupun media sosial resmi Bank Mandiri. Terhadap pengaduan yang masuk, Bank Mandiri secepatnya akan mencari solusi terbaik dan mengutamakan musyawarah untuk mufakat.

Public Complaints [F.24]

Bank Mandiri committed to being a financial service institution that provides maximum benefits for all stakeholders, including the communities around the company's operations. In that context, in addition to continuing to improve the quality of products and services, the Company also opens channels for complaints to the public if they find things that are contrary to ethics, integrity, norms and suspected violations of regulations or actions that disturb the environment, etc. other. Apart from using the Whistleblower System, complaints can be submitted by coming directly to operational offices, using telephone lines, e-mails, and Bank Mandiri's official social media. Regarding incoming complaints, Bank Mandiri will immediately find the best solution and prioritize deliberation to reach a consensus.



Kinerja Lingkungan

Environmental Performance

Bank Mandiri berkomitmen untuk menerapkan keuangan berkelanjutan dalam menjalankan usaha. Selain menyalurkan dana untuk kegiatan-kegiatan nasabah yang ramah lingkungan, spirit yang sama juga dipegang dalam menjalankan operasional bank sehari-hari.

Bank Mandiri is committed to implementing sustainable finance in doing business. In addition to channeling funds for environmentally friendly customer activities, the same spirit is also held in carrying out daily bank operations.





Bersama Mewujudkan Lingkungan yang Lebih Baik

Together to Make a Better Environment

Bidang usaha yang dijalankan lembaga jasa keuangan, terutama perbankan, tidak berdampak langsung terhadap lingkungan. Namun demikian, melalui pembiayaan yang diberikan kepada para debitur, lembaga-lembaga tersebut memiliki peran besar dalam menjaga kelestarian lingkungan. Di tengah kerusakan lingkungan yang semakin masif, komitmen lembaga jasa keuangan terhadap kelestarian lingkungan merupakan sebuah keniscayaan.

Komitmen itu selaras dengan spirit Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan, yang di dalamnya mengatur tentang prinsip kehati-hatian dalam penyaluran kredit. Dalam hal ini, perbankan harus memberikan perhatian serius terhadap Analisis Mengenai Dampak Lingkungan (AMDAL) bagi perusahaan berskala besar dan atau berisiko tinggi. Dengan mencermati AMDAL, diharapkan agar proyek-proyek yang dibiayai perbankan tetap menjaga kelestarian lingkungan. (GRI 103-1)

Undang-Undang Republik Indonesia Nomor 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup secara implisit juga telah mengungkapkan pentingnya lembaga keuangan yang peduli terhadap lingkungan. Dalam Pasal 43, ayat (3), huruf c terdapat klausul, "Pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup." Dalam penjelasan undang-undang ini, yang dimaksud dengan "sistem lembaga keuangan ramah lingkungan hidup" adalah sistem lembaga keuangan yang menerapkan persyaratan perlindungan dan pengelolaan lingkungan hidup dalam kebijakan pembiayaan dan praktik sistem lembaga keuangan bank dan lembaga keuangan nonbank.

Pentingnya lembaga jasa keuangan terhadap lingkungan diperkuat dengan terbitnya Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Beleid ini, antara lain, mengatur kewajiban perbankan untuk menerapkan prinsip keuangan berkelanjutan atau *sustainable finance*. Keuangan berkelanjutan tak lain adalah dukungan menyeluruh dari industri jasa keuangan untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup. Menurut OJK, tujuan program keuangan berkelanjutan adalah meningkatkan daya tahan dan daya saing LJK sehingga mampu tumbuh dan menyediakan sumber pendanaan yang dibutuhkan masyarakat, serta pada saat yang bersamaan tetap menjaga kelestarian lingkungan. (GRI 103-2)

The fields of business run by financial service institutions, especially banking, do not have a direct impact on the environment. However, through the financing provided to debtors, these institutions have a big role to play in preserving the environment. In the midst of increasingly massive environmental damage, the commitment of financial safeguards to environmental sustainability is a necessity.

This commitment was in line with the spirit of Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, which regulates the principle of prudence in lending. In this case, banks must pay serious attention to Environmental Impact Analysis (AMDAL) for large-scale and / or high-risk companies. By observing the AMDAL, it is hoped that projects financed by banks will continue to preserve the environment. (GRI 103-1)

Law of the Republic of Indonesia Number 32 of 2009 concerning Environmental Protection and Management also implicitly revealed the importance of financial institutions that cared about the environment. In Article 43, paragraph (3), letter c, there is a clause, "Development of an environmentally friendly financial institution and capital market system." In the explanation of this law, what is meant by "environmentally friendly financial institution system" is an institutional system financial institutions that apply environmental protection and management requirements in the financing policies and practices of the bank and non-bank financial institution system.

The importance of financial service institutions for the environment was strengthened by the issuance of the Financial Services Authority Regulation No.51 / POJK.03 / 2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies. This regulation regulated banking obligations to apply the principles of sustainable finance. Sustainable finance became the comprehensive support from the financial services industry for sustainable growth that resulted from the alignment of economic, social and environmental interests. According to the Financial Services Authority, the objective of the sustainable finance program was to increase the resilience and competitiveness of LJK so that they could grow and provide the funding sources needed by the community, while at the same time maintaining environmental sustainability. (GRI 103-2)



Bank Mandiri sebagai salah satu lembaga keuangan terbesar di Indonesia berkomitmen untuk menerapkan keuangan berkelanjutan dalam menjalankan usaha. Langkah konkret yang diambil, selain menyalurkan dana untuk kegiatan-kegiatan nasabah yang ramah lingkungan sebagaimana digariskan dalam Rencana Aksi Keberlanjutan, Bank Mandiri juga mewujudkan kepedulian lingkungan melalui praktik operasional bank yang ramah lingkungan, antara lain dengan melakukan penghematan energi dan air yang ketersediaannya semakin terbatas, penghematan pemakaian kertas dengan menerapkan program *paperless*, mengolah limbah, dan mengurangi emisi. Berbagai upaya ramah lingkungan itu dikemas melalui Mandiri Eco-Friendly.

Penggunaan Bahan Baku/Material

Bank Mandiri menggunakan kertas sebagai salah satu bahan baku material dalam operasional sehari-hari. Kertas diperlukan untuk berbagai keperluan, seperti administrasi perkantoran, mencetak dokumen dan transaksi nasabah, mencetak bukti ATM, dan sebagainya. Selain itu, secara khusus, Bank Mandiri juga membutuhkan kertas tissue untuk keperluan di kamar kecil. Bank Mandiri menyadari bahwa kertas dan kertas tissue bahan bakunya adalah bubur kertas dari hasil penebangan pohon. Oleh karena itu, Bank Mandiri berupaya semaksimal mungkin untuk melakukan penghematan.

Untuk lembaran kertas, penghematan dilakukan melalui berbagai cara, di antaranya mengembangkan administrasi nir-kertas (*paperless administration*) dan *digital banking* dengan memanfaatkan teknologi informasi, seperti email dan berbagai aplikasi terkini. Dokumen atau undangan rapat dikirimkan melalui email, tidak lagi menggunakan nota/surat. Email juga digunakan secara aktif sebagai sarana informasi dan pengiriman dokumen. Tak hanya itu, Bank Mandiri juga mengembangkan fitur Mandiri E-Connect sebagai medium penyebaran informasi internal, yang sebelumnya menggunakan majalah cetak. Dengan fitur ini, maka cakupannya menjadi lebih luas dan menyeluruh, dan lebih mudah di-update.

Selain itu, penghematan kertas juga dilakukan dengan tidak mencetak dokumen yang tidak terlalu penting, mengecek ulang sebelum dokumen dicetak sehingga terhindar dari kesalahan, mencetak dengan tampilan bolak-balik, atau memanfaatkan kembali kertas yang sudah dipakai sedangkan halaman sebaliknya masih kosong untuk keperluan administrasi internal. Untuk menunjang keberhasilan dalam penghematan kertas, Bank Mandiri mengeluarkan himbuan dan edaran tentang perlunya penghematan kertas. Untuk penggunaan kertas tissue, himbuan disampaikan dengan pemasangan stiker di dinding kamar kecil. Sedangkan penghematan kertas bukti transaksi di ATM, Bank Mandiri menyediakan pilihan, apakah transaksi tersebut akan dicetak atau tidak bagi nasabah yang bertransaksi melalui mesin ATM. Jika nasabah memilih tidak perlu dicetak, maka keterangan transaksi –termasuk saldo—akan ditampilkan di layar mesin ATM.

Bank Mandiri as one of the largest financial institutions in Indonesia was committed to implementing sustainable finance in running its business. Concrete steps taken, in addition to channeling funds for environmentally friendly customer activities as outlined in the Sustainability Action Plan, Bank Mandiri also embodies environmental awareness through environmentally friendly bank operational practices, among others by saving energy and water, whose availability is increasingly limited, saving paper usage by implementing a paperless program, treating waste, and reducing emissions. Various environmentally friendly efforts are packaged through Mandiri Eco-Friendly.

Use of Raw Materials

Bank Mandiri uses paper as one of the raw materials for daily operations. Paper is needed for various purposes, such as office administration, printing documents and customer transactions, printing proof of ATMs, and so on. In addition, specifically, Bank Mandiri also needs tissue paper for use in small rooms. Bank Mandiri realizes that paper and tissue paper as raw material is pulp from the results of felling trees. Therefore, Bank Mandiri makes every effort to make savings.

For paper sheets, savings are made in various ways, including developing paperless administration and digital banking by utilizing information technology, such as e-mail and the latest applications. Documents or meeting invitations are sent via email, no longer using notes / letters. Email is also used actively as a means of information and sending documents. Not only that, Bank Mandiri also developed the Mandiri E-Connect feature as a medium for disseminating internal information, which previously used print magazines. With this feature, the scope becomes wider and more comprehensive, and easier to update.

In addition, paper saving is also done by not printing documents that are not too important, checking before documents are printed so that they avoid mistakes, printing with a back and forth view, or reusing paper that has been used while the reverse page is still blank for internal administrative purposes. To support the success in saving paper, Bank Mandiri issued an appeal and circular about the need for paper savings. For the use of tissue paper, the appeal is conveyed by installing stickers on the walls of the toilet. While saving paper proof of transactions at ATMs, Bank Mandiri provides options, whether the transaction will be printed or not for customers who transact through ATM machines. If the customer chooses not need to be printed, then the transaction information - including balance - will be displayed on the ATM machine screen.

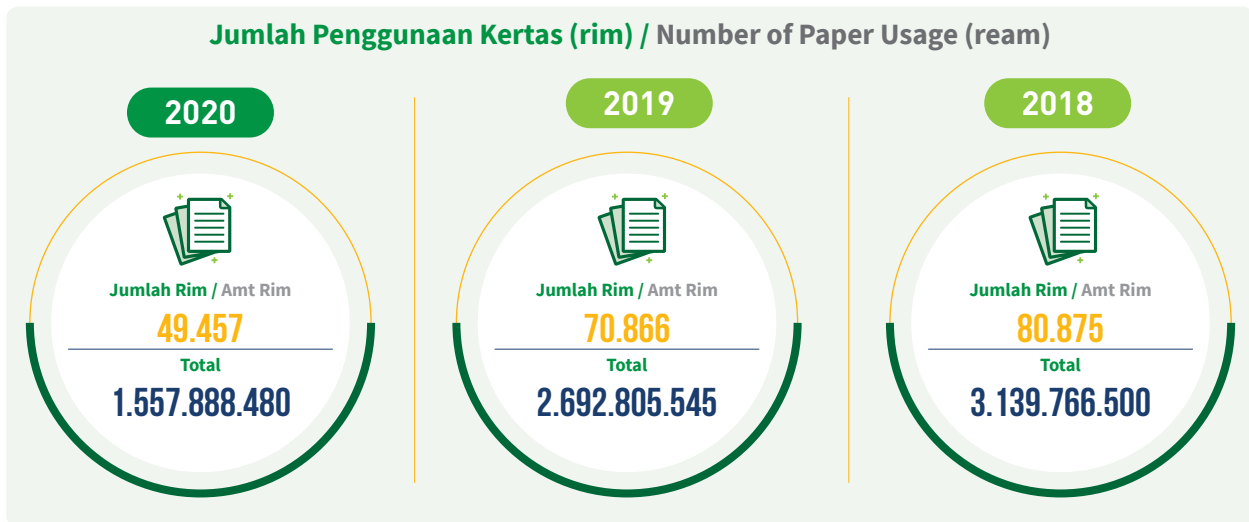


Sejalan dengan kebijakan efisiensi penggunaan kertas, Bank Mandiri juga telah mengeluarkan inisiatif *less paper*, yaitu awareness mengurangi penggunaan kertas. Untuk mendukung kebijakan ini, sejumlah program kerja dilansir, seperti aksi ramah lingkungan dengan mengurangi penggunaan kertas di seluruh unit kerja, seperti aktif menggunakan email sebagai sharing informasi dan undangan rapat internal; digitalisasi tools kits & materi analyst meeting; pencetakan hardcopy Buku Annual Report lebih selektif; dan, melakukan monitoring *less paper* di seluruh unit kerja. Selain itu, secara bertahap telah dilaksanakan implementasi pemakaian printer Multi Fungsi (PMF) di seluruh kantor Bank Mandiri dengan tujuan agar penggunaan kertas menjadi lebih termonitor dan lebih hemat karena memiliki fitur *duplex printing*.

Melalui berbagai upaya penghematan kertas tersebut, pada tahun 2020, berdasarkan data yang diperoleh dari *Strategic Procurement Group*, pemesanan penggunaan kertas di Bank Mandiri Jabodetabek tercatat sebanyak 49.457 rim, turun dibandingkan tahun 2019, yang mencapai 70.866 rim. Penurunan terjadi dikarenakan split operasional WFO dan WFH, dan terobosan digitalisasi dokumen untuk memaksimalkan operasional pada saat pandemi.

In line with the paper use efficiency policy, Bank Mandiri also issued paper-less initiatives, namely awareness to reduce the use of cooperation. To support this policy, a number of work programs were launched, such as environmentally friendly actions by reducing paper usage in all work units, such as actively using email as information sharing and invitations to internal meetings; digitizing tools kits & analyst meeting materials; more selective printing of hardcopy of the Annual Report; and, do less paper monitoring in all work units. In addition, the implementation of the use of Multi-Function printers (PMF) in all Bank Mandiri offices had gradually been implemented with the aim of making paper use more monitorable and more efficient because it had a duplex printing feature.

Through various paper saving efforts, in 2020, based on data obtained from the Strategic Procurement Group, ordering paper use at the Bank Mandiri Jabodetabek was 49,457 reams. This number has decreased in 2019, which uses 70,866 reams of paper. The decline occurred due to the operational split of WFO and WFH, and breakthroughs in digitizing documents to maximize operations during a pandemic.



*disajikan kembali / restated

Di Bank Mandiri, kertas bekas yang sudah tidak dipakai akan dihancurkan dengan mesin penghancur kertas, khususnya untuk dokumen-dokumen yang masuk kategori rahasia. Limbah kertas tersebut selanjutnya diserahkan ke pihak ketiga untuk digunakan kembali atau didaur ulang bersamaan dengan kertas bekas yang tidak dihancurkan karena isinya tidak termasuk kategori berbahaya. Dengan demikian, dalam operasional sehari-hari, Bank Mandiri tidak menggunakan kertas hasil daur ulang. [F.5]

In Bank Mandiri, used paper that is not used will be destroyed with a paper shredder, especially for documents that are classified as confidential. The waste paper is then handed over to third parties for reuse or recycling together with used paper that is not destroyed because its contents are not classified as dangerous. In daily operations, Bank Mandiri does not use recycled paper. [F.5]

Penggunaan Energi

Energi merupakan salah satu kebutuhan vital bagi operasional Bank Mandiri. Energi yang diperlukan adalah energi listrik dan bahan bakar minyak (BBM). Energi listrik dipasok oleh PT PLN, sedangkan

Energy Consumption

Energy is a vital need for Bank Mandiri operations. Energy required is electricity and fuel oil (BBM). Electricity is supplied by PT PLN, while BBM obtained through purchases to the outlets of PT Pertamina or



BBM diperoleh melalui pembelian ke outlet-outlet PT Pertamina atau produsen yang lain. Selain dipakai untuk penerangan, listrik dipakai untuk menghidupkan berbagai sarana dan prasarana kerja, seperti perangkat elektronik, AC, kulkas dan sebagainya. Sementara itu, bahan bakar minyak dipakai untuk operasional kendaraan dan genset. Jenis BBM yang digunakan meliputi premium, pertalite, pertamax dan pertamax plus, solar, dan dex.

Bank Mandiri menyadari energi listrik maupun BBM merupakan sumber energi tak terbarukan dan ketersediaannya semakin terbatas. Sebab itu, Bank Mandiri melakukan langkah-langkah untuk melakukan penghematan sebagai salah satu aspek sustainable operation. Untuk menghemat listrik misalnya, Perseroan menerapkan konsep bangunan hijau (green building) yang ramah lingkungan. Untuk mendukung penerapan green building di Kantor Pusat, Bank Mandiri melakukan berbagai penyesuaian dan penambahan fitur-fitur yang mendukung konsep tersebut. Upaya yang telah dilakukan, antara lain mengolah limbah, membuat lahan parkir sepeda, dan memaksimalkan ruang terbuka hijau yang cukup luas.

Upaya penghematan energi listrik juga dilakukan dengan memperbanyak panel kaca di gedung Kantor Pusat. Dengan demikian, saat siang hari, operasional kantor bisa mengoptimalkan pencahayaan dari sinar matahari. Penghematan juga dilakukan dengan mengganti lampu biasa menjadi LED yang lebih hemat energi, memasang timer, mematikan lampu pada saat jam istirahat, mengaktifkan sejumlah tertentu lift pada saat hari libur, meremajakan AC dan Teknologi Inverter, dan mengurangi penggunaan kelebihan listrik di seluruh unit kerja Kantor Bank Mandiri. Upaya yang lain adalah mengurangi radiasi sinar matahari yang masuk ke bangunan guna mengurangi penggunaan listrik mesin pengatur suhu (AC) dengan menggunakan kaca ber-OTTV (Overall Thermal Transfer Value) rendah. [GRI 302-4] [F.7]

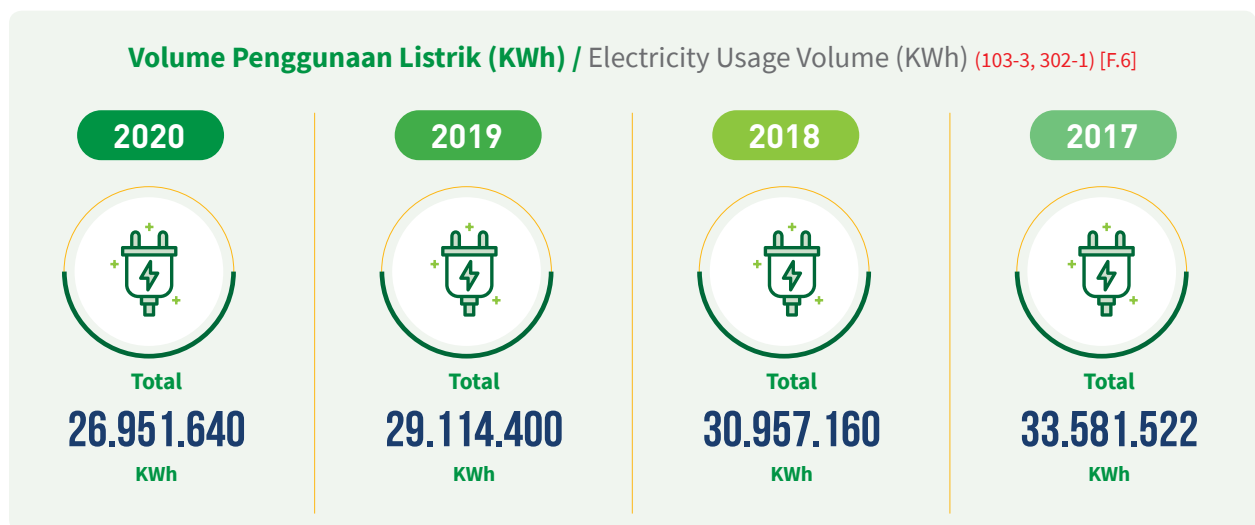
Per 31 Desember 2020, penggunaan listrik tercatat sebesar 26.951.640 kWh, turun 2.162.760 kWh atau 7,43% dibandingkan tahun 2019, yang mencapai 29.114.400 kWh, sebagaimana tabel berikut:

other producers. Besides being used for lighting, electricity is used to turn on various work facilities and infrastructure, such as devices electronics, air conditioners, refrigerators and so on. While that, fuel oil is used for operations vehicles and generators. Type of BBM used covering premium, pertalite, Pertamax and .00Pertamax plus, solar, and dex.

Bank Mandiri realizes that both electricity and fuels are non-renewable energy sources and their availability is increasingly limited. Therefore, Bank Mandiri is taking steps to make savings as one aspect of sustainable operation. To save electricity for example, the Company applies the concept of green buildings (green buildings) that are environmentally friendly. To support the Implementation of green building at the Head Office, Bank Mandiri has made various adjustments and added features that support the concept. Efforts that have been made include processing waste, creating bicycle parking lots, and maximizing the vast green open space.

The efforts to save electricity are also carried out by increasing the glass panels in the Head Office building. Thus, during the daytime, office operations can optimize the lighting from the sun. Electricity savings are also carried out by replacing ordinary lights into LEDs that are more efficient, installing timers, turning off the lights during recess, activating a certain number of elevators during holidays, and reducing the use of excess electricity in all Bank Mandiri Office work units. Another effort is to reduce the radiation from the incoming sunlight in the building which reduce the use of electric thermometers (AC) by using low-temperature OTTV (Overall Thermal Transfer Value) glass. [GRI 302-4] [F.7]

As of December 31, 2020, electricity usage was recorded at 26,951,640 kWh, decreasing 2,162,760 kWh or 7.43% compared to 2019, which reached 29,114,400 kWh, as shown in the following table:











Sementara itu, untuk menghemat penggunaan BBM, Perseroan menempuh kebijakan, antara lain, mengurangi pertemuan-pertemuan fisik lintas kantor, termasuk dengan kantor di daerah, dan menggantinya dengan pertemuan jarak jauh (telekonferensi). Kebijakan ini menemukan momentum dengan adanya pembatasan sosial skala besar untuk mengantisipasi penyebaran COVID-19 selama tahun 2020. Selain itu, Perseroan juga mengambil kebijakan untuk mengurangi penggunaan mobil operasional kantor dan menyediakan mobil shuttle sebanyak empat buah. Penggunaan mobil shuttle mampu menurunkan penggunaan bahan bakar pertalite sebesar 18,6 liter/hari. [F.7]

Meanwhile, to save fuel use, the Company pursued a policy, among others, to reduce cross-office physical meetings, including regional offices, and replace them with long-distance meetings (teleconferencing). This policy found momentum with the existence of large-scale social restrictions to anticipate the spread of COVID-19 during 2020. In addition, the Company also took a policy to reduce the use of office operational cars and provide four shuttle cars. The use of a shuttle car could reduce pertalite fuel use by 18.6 liters / day. [F.7]

Biaya Penggunaan BBM (liter) / Cost of Fuel Usage (liters) [GRI 302-2] [F.6]

	2020	2019	2018	2017
 Petalite	2.260.675.257	2.722.091.688	2.393.932.401	813.031.077
 Pertamax*)	-	84.522.419	107.511.120	191.886.167
 Pertamax Turbo	200.940.000	-	-	518.000
 Premium*)	-	126.661.626	556.678.009	2.112.799.829
 Solar*)	-	5.720.667	9.339.344	48.828.113
 Dex	-	-	692.017	440.005
TOTAL	2.461.615.257	2.938.996.400	3.068.152.890	3.167.503.191

*) jenis BBM ini sudah tidak digunakan lagi untuk operasional sehari-hari / This type of fuel was no longer used for daily operations

Tabel Volume Penggunaan BBM (liter) (103-3, 302-1) [F.6]

Table of Fuel Usage Volume (liters) (103-3, 302-1) [F.6]

Bahan Bakar Fuel	Satuan Unit	Volume Pemakaian Bahan Bakar dari Kendaraan Kantor Volume of Fuel Consumption from Office Vehicles				
		2020	2019	2018	2017	2016
BBM	Liter*	375.823	384.183	393.353	430.953	334.092
	GigaJoules	12.853,15	13.139	13.453	14.739	11.426

*Konversi merujuk harga Peralite sesuai tahun pelaporan sebagai jenis BBM terbesar yang dipakai

*Conversion referred to the Peralite price according to the reporting year as the largest type of fuel used

Berdasarkan tabel di atas, penggunaan BBM tahun 2020 tercatat turun 375.823 liter atau setara dengan 12.853,15 GigaJoules dibanding tahun 2019, yang mencapai 384.183 liter atau setara 13.139 GigaJoules. Penurunan terjadi karena pembatasan kegiatan operasional dikala pandemi COVID-19. (302-4)

Based on the table above, the use of BBM in 2020 was recorded to decrease 375,823 liters or the equivalent of 12,853.15 GigaJoules compared to 2019, which reached 384,183 liters or the equivalent of 13,139 GigaJoules. The decline occurred due to restrictions on operational activities during the COVID-19 pandemic. (302-4)



Penggunaan Sumber Daya Air



Selain energi listrik dan BBM, air merupakan kebutuhan vital dalam operasional Bank Mandiri. Sumber air yang digunakan Bank Mandiri adalah PDAM. Pada laporan ini, penggunaan air merujuk pada penggunaan di Plaza Mandiri. Air digunakan untuk keperluan *cooling tower*, kantin, kamar kecil, masjid, penyiraman tanaman dan lain-lain. Oleh karena sumber air bersih kian terbatas, dan butuh biaya besar untuk mengolah air baku menjadi air PDAM, maka Bank Mandiri menerapkan kebijakan penghematan air. Selain memasang anjuran untuk menggunakan air secara bijaksana, Bank Mandiri juga melakukan pengecekan instalasi air secara berkala sehingga bisa dilakukan perbaikan apabila terjadi kebocoran atau kerusakan lainnya.

Langkah lain untuk menghemat penggunaan air adalah menyediakan fasilitas pengelolaan air (*water recycle*) di Kantor Pusat. Air daur ulang tersebut bisa dimanfaatkan untuk berbagai keperluan, seperti penyiraman tanaman, air pendinginan AC, dan air untuk mengelontor closet.

Use of Water Resources

The other natural resources used in Bank Mandiri's operations are water. The water source used by the Company comes from the PDAM. Water is used for some purposes such as cooling towers, canteens, restrooms, mosques, watering plants and others. Since the clean water sources are increasingly limited, and it requires large costs to process raw water into PDAM water, Bank Mandiri applies a water saving policy. Beside installing recommendations to use water wisely, the Company also checks water installations regularly so that repairs can be done immediately if there is a leak or other damage.

Another step to save water use is to provide water recycle facilities at the Plaza Mandiri. Recycled water can be used for various purposes, such as watering plants, air conditioner cooling water, and water to flush the closet.

Volume dan Asal Sumber Air (m ³) / Volume and Sources of Water (m ³) (103-3, 303-5, 303-3) [F.8]				
	2020	2019	2018	2017
 Air PDAM PDAM	168.907	239.691	213.897	210.556
 Air Daur Ulang Recycled Water	65.042	104.372	100.709	72.554
TOTAL	233.949	344.063	314.606	283.110

Berdasarkan tabel di atas, volume penggunaan air pada tahun 2020 tercatat mengalami penurunan sebesar 70.784 m³ atau sebesar 29,5 %. Penurunan tersebut didorong juga oleh adanya kebijakan pembatasan aktivitas jumlah pegawai dalam kondisi Pandemi Virus COVID-19. Penurunan penggunaan air dari PDAM diikuti juga oleh penurunan porsi penggunaan air dari water recycle sebesar 39.330 m³ atau sebesar 37,6% di tahun 2020.

Upaya lain yang dilakukan Bank Mandiri untuk menghemat penggunaan air adalah memanfaatkan 30% area yang dimiliki, atau seluas 13.000 m², dari total 39.000 m² sebagai area terbuka hijau. Selain dimanfaatkan untuk fasilitas pengolahan air daur ulang, area terbuka hijau juga dimanfaatkan untuk lubang-lubang biopori guna menampung air hujan. Per 31 Desember 2020, terdapat 121 lubang biopori di kawasan Kantor Pusat Bank Mandiri.

Oleh karena Bank Mandiri menggunakan air yang bersumber dari PDAM dan bukan air tanah, maka selama tahun pelaporan, tidak ada keluhan atau pengaduan dari masyarakat berkaitan dengan terganggunya sumber mata air di sekitar lokasi Kantor Pusat.

Based on the table above, the volume of water use in 2020 was recorded to have decreased by 70,784 m³ or by 29.5%. This decline was also driven by the policy of limiting the number of employees in the conditions of the COVID-19 Virus Pandemic. The decrease in water use from PDAM was also followed by a decrease in the portion of water use from water recycle by 39,330 m³ or by 37.6% in 2020.

Another effort undertaken by Bank Mandiri to conserve water use is to utilize 30% of the area owned, or an area of 13,000 m², of a total of 39,000 m² as a green open area. Besides being used for recycled water treatment facilities, green open areas are also used for biopori holes to collect rainwater. Per 31 December 2020, were at least 121 holes biopori in the Bank Mandiri Head Office area.

Since Bank Mandiri uses water sourced from clean water provider (PDAM) and not groundwater, thus, during the reporting year, there were no complaints from the community regarding the disruption of springs around the Head Office location.



Pengelolaan dan pemanfaatan air juga dilakukan secara terencana di Kawasan Wijayakusuma (WK) yang terdapat bangunan Mandiri University. Di sini sudah dibangun area tampungan air berupa danau seluas ± 1,8 hektare. Air danau tersebut akan menjadi sumber air utama yang akan diolah menjadi air baku untuk kebutuhan bangunan-bangunan yang ada di dalam kawasan tersebut, termasuk Mandiri University.

Sejalan dengan konsep pembangunan yang ramah lingkungan, di kawasan Wijayakusumah, luas lahan yang dibangun hanya ± 22 persen, dan sisanya ± 78% tidak dibangun bangunan. Lahan yang tidak dimanfaatkan untuk membuat bangunan dipergunakan untuk taman, area terbuka hijau, danau, saluran perimeter, jalan, area resapan air, dan lain-lain.

Pengelolaan Limbah

Salah satu masalah besar yang menuntut pemecahan bersama saat ini adalah limbah, termasuk di dalamnya sampah. Apabila tidak dikelola secara benar dan bertanggungjawab, maka limbah akan menimbulkan masalah lingkungan. Persoalan limbah muncul sejalan dengan meningkatnya populasi dan kegiatan manusia, yang tidak dibarengi dengan perubahan pola pikir bahwa limbah harus dikelola dengan baik agar tidak mengganggu lingkungan. Belum adanya pola pikir yang benar tentang pengelolaan limbah, antara lain, ditandai dengan kebiasaan membuang limbah sembarangan, termasuk sampah.

Sebagai perusahaan yang berkomitmen pada kelestarian lingkungan, Bank Mandiri berupaya semaksimal mungkin untuk mengurangi volume limbah dengan menerapkan prinsip 3R, yakni *reduce*, *reuse* dan *recycle*. Dalam operasional sehari-hari, Bank Mandiri menghasilkan limbah padat berupa sampah dari aktivitas perkantoran, dan limbah cair dari air buangan perkantoran. Supaya tidak menimbulkan masalah lingkungan, Perseroan menyediakan tempat sampah yang cukup. Sampah yang terkumpul akan dibuang di Tempat Pembuangan Akhir (TPA) oleh pihak ketiga yang bekerjasama dengan Bank Mandiri. Adapun sampah di area terbuka hijau berupa dedaunan yang rontok dimanfaatkan menjadi pupuk organik, sehingga dapat menurunkan biaya untuk pembelian pupuk.

Kepedulian terhadap lingkungan, khususnya dalam pengelolaan limbah, ditunjukkan Bank Mandiri dengan mengelola air limbah yang bersumber dari air buangan. Pengelolaan dilakukan dengan mesin pengolah limbah cair (*sewage treatment plant*). Dalam laporan ini, pengelolaan air limbah merujuk pada Plaza Mandiri. Di gedung ini, pengelolaan limbah dilakukan oleh pengelola gedung dan menghasilkan air daur ulang yang berasal dari air pembuangan menjadi air siap minum (*reverse osmosis/RO*). Air daur ulang ini telah mendapatkan label halal. Air olahan di Kantor Pusat juga digunakan untuk mesin pendingin dan penyiraman tanaman serta dimanfaatkan untuk air mancur di taman gedung Kantor Pusat. Khusus penyiraman tanaman dengan air daur ulang, Bank Mandiri bisa menghemat sebesar Rp2.000/m³. Dengan pengolahan air buangan seperti itu, maka tidak terjadi pencemaran di badan air di sekitar Kantor Pusat.

Water management and utilization are also carried out in a planned manner in the Kawasan Wijayakusuma (WK) area which is located at the Mandiri University building. Here a water reservoir area in the form of ± 1.8 hectare has been built. The lake water will become the main water source which will be processed into raw water for the needs of buildings in the area, including Mandiri University.

In line with the concept of environmentally friendly development, in the Kawasan Wijayakusumah area, the area of land built was only ± 22 percent, and the remaining ± 78% were not built. Land that is not used to make buildings is used for parks, green open areas, lakes, perimeter canals, roads, water catchment areas, and others.

Waste Management

One of the big problems that demands a joint solution at this time is waste, including waste. If not managed properly and responsibly, the waste will cause environmental problems. The problem of waste arises in line with the increasing population and human activity, which is not accompanied by a change in mindset that waste must be managed properly so as not to disturb the environment. The absence of a correct mindset about waste management, among others, is characterized by the habit of littering, including waste.

As a company committed to environmental sustainability, Bank Mandiri strives to reduce the volume of waste by applying the 3R principle, namely reduce, reuse and recycle. In its daily operations, Bank Mandiri produces solid waste in the form of rubbish from office activities, and liquid waste from office waste water. In order not to cause environmental problems, the Company provides sufficient waste bins. Waste collected will be disposed of at the Final Disposal Site (TPA) by a third party in cooperation with Bank Mandiri. The garbage in the green open area in the form of leaves that fall out is used as organic fertilizer, so as to reduce costs for purchasing fertilizer.

Concern for the environment, especially in waste management, is shown by Bank Mandiri by managing wastewater sourced from wastewater. Management is carried out with a sewage treatment plant. In this report, wastewater management refers to Plaza Mandiri. In this building, waste management is carried out by the building manager and generates recycled water from sewage water into reverse osmosis (RO) water. This recycled water has received the halal label. Processed water at the Head Office is also used for cooling and watering plants and is used for fountains in the Central Office building. Especially for watering plants with recycled water, Bank Mandiri can save Rp2,000/m³. With wastewater treatment like that, there will be no pollution in water bodies around the Head Office.



Adapun volume air limbah yang dibuang ke badan, menurut data dari Corporate Real Estate Group dan pengelola gedung, mencapai sekitar 150 m³ sehari atau 45.000 m³ setahun. [GRI 103-3, 306-1]

Untuk mengetahui kualitas air limbah, Bank Mandiri melakukan pengecekan air limbah dengan mengirimkan contoh ke Laboratorium Lingkungan Hidup Daerah, Dinas Lingkungan Hidup, Pemerintah Provinsi DKI Jakarta, sebulan sekali. Secara umum, kualitas air limbah yang telah di-*treatment* dan selanjutnya dibuang ke badan air masih memenuhi baku mutu karena parameter pengujian masih di bawah kadar maksimum yang diperbolehkan. Sebagai contoh, hasil laboratorium uji air limbah bulan Desember 2020 menunjukkan hasil sebagai berikut:

Tabel hasil pengujian air limbah selengkapnya adalah sebagai berikut:

No.	Paramater Paramater	Satuan Unit	Hasil Uji Test Result		Kadar Maksimum Maximum Level	Metoda Method
			12949	12950		
1	pH / pH	Mg/L	8	12	6-9	SNI 06-6989.11-2004
2	Zat Padat Tersuspensi Suspended Solids	Mg/L	50	<2	30	Spektrofotometri
3	Ammonia / Ammonia	Mg/L	39	<0,01	10	SNI 06-6989.30:2005
4	Minyak dan Lemak Oil and fat	Mg/L	28	<1,8	5	Spektrofotometri
5	COD (Dichromat) COD (Dichromat)	Mg/L	151	15	100	No.44/IKM (Spektrofotometri)
6	BOD (20°C, 5 Hari) BOD (20°C, 5 Day)	Mg/L	30,3	3	30	SNI 6989.72:2009
7	Total Coliform Total of Collform	Jumlah/100 mL Jumlah/100 mL	11.000	<1,8	3.000	No.40/IKM (Petrifilm)

Keterangan / Information:

12949 = Inlet

12950 = Outlet

Kadar maksimum berdasarkan Permen LHK RI Nomor P.68/Menlhk/Setjen/kum.1/8/2016

Maximum levels are based on RI LHK Minister Regulation Number P.68 / Menlhk / Setjen / kum.1 / 8/2016

Sementara itu, untuk limbah cair yang termasuk kategori bahan berbahaya dan beracun, seperti oli bekas dari kendaraan operasional dan genset, Bank Mandiri menyerahkan pengelolaannya kepada pihak ketiga yang sudah mendapat izin dan sertifikat dari Kementerian Lingkungan Hidup. Pengelolaan limbah kepada pihak ketiga juga dilakukan untuk sampah elektronik, yakni komputer, lampu, dan *Uninterruptible Power Supply* (UPS).

Saat ini, Plaza Mandiri mengoperasikan 6 (enam) buah genset dengan penggantian oli setiap 6 (enam) bulan sekali. Setiap genset memerlukan 400 liter per enam bulan. Dengan demikian, selama tahun 2020, olie bekas penggunaan semua buah genset tersebut adalah 4.800 liter, sama dengan tahun sebelumnya, yaitu 4.800 liter.

Sebelum oli genset diganti, Bank Mandiri akan mengambil contoh oli dan mengirimkannya ke laboratorium tepercaya. Oli tersebut akan dicek dan dianalisa sehingga diketahui beberapa parameter di dalamnya, seperti kondisi oli, kontaminan (jika ada), dan viskositas. Hasil pengujian terbaru pada September 2020 oleh PT Trakindo

The volume of wastewater discharged into water bodies, according to data from the Corporate Real Estate Group and building managers, reaches around 150 m³ a day or 45,000 m³ a year. [GRI 103-3, 306-1]

To find out the quality of wastewater, Bank Mandiri checks wastewater by sending samples to the Regional Environmental Laboratory, Environmental Agency, DKI Jakarta Provincial Government, once a month. In general, the quality of wastewater that has been treated and subsequently discharged into water bodies still meets the quality standard because the testing parameters are still below the maximum allowed level. For example, the results of the month wastewater test laboratory on December 2020 show the following results :

The complete table of wastewater test results is as follows:

Meanwhile, for liquid waste that is categorized as hazardous and toxic materials, such as used oil from operational vehicles and generators, Bank Mandiri hands over its management to a third party that has received a permit and certificate from the Ministry of Environment. Waste management to third parties is also carried out for electronic waste, namely computers, lights, and *Uninterruptible Power Supply* (UPS).

At present, Plaza Mandiri operates 6 (six) generators with oil changes every 6 (six) months. Each generator requires 400 liters per six months . Thus, during 2020, the used olies for all of the generator sets were 4,800 liters, the same as the previous year.

Before the generator oil is replaced, Bank Mandiri will take oil samples and send them to a trusted laboratory. The oil will be checked and analyzed so that several parameters are known, such as oil conditions, contaminants (if any), and viscosity. The latest test results in September 2020 by PT Trakindo Utama show that



Utama menunjukkan bahwa genset yang dioperasikan Bank Mandiri tidak ada masalah dan layk operasi kategori A.

the generators operated by Bank Mandiri has no problems and is feasible for category A operation.

PT. Trakindo Utama S-IDC Fluids Analysis Laboratory
Jl. Cikandak KKO Raya No. 1, Jakarta 12580, PO Box 2282/JKT - Indonesia
Tel: (62-21) 7422073, Fax: (62-21) 7522397, 7522379

Scheduled Oil Sampling Report

KAN
Kendala & Kontribusi Analisis
Laboratorium Perseor
LP-116-10N

Customer Information

ALTEUS ADIRKARSA PT.
ATTN: Irena / Irena Siregar (A)
TAMAM BOUISSEVILLE BLOK A NO.28
RT 007 RW 05 ANTABERING PONDOK GEDE
BESAK, Indonesia
Phone 021-6655107

Unit Information

Category : Oil
Lab No : A20031120
Unit Number : ENGINE NO 1 - ALTEUS
Equip Serial : ENGINE NO 1 - ALTEUS
Compartment : Engine
Sample Point :
Interpreted by : Interpreter I Putri Amalia Kemasari (A)

Equip Make : Caterpillar
Equip Model : 1325 KVA
Sample Site/Location : GEDUNG BANK ESDM
Jobake : 100698A - JAKARTA
Job No :
Lab No : 100698A

Received Date : 07/2020 0:30:00AM
Lab Process Date : 08/03/2020 8:30AM
Sample Note :
Reported Date : 07/2020 5:11:32PM

Evaluation Code : **A** **No Action is Required.**

Lab No.	Sample Date	Process Date	End	GRU	SRU	JDU	Oil Added	Field Chg	Filter Chg	Oil Type	Oil Grade	Element Reading (mg/kg + ppm) - ASTM D-6185																
												Ca	Pb	Fe	Co	Al	Si	Mg	B	K	Na	SH	Ca	P	Zn	Mg	Mo	
A20031120	27/Aug/20	03/Sep/20	A			1000	4	0		ASIP - ENI S-SGMA INDONESIA	400 11041	0	0	1	1	2	0	0	0	0	0	4	2	4546	558	774	13	70

Lab No.	Element Reading (mg/kg + ppm)					Oil Condition (SOAP) ASTM E2812										Physical / Chemical Test										Particle Count (Counts / ml) - ASTM D 4554							
	Si*	Ti*	Ag*	V**	U**	ST	DIE	NET	SLS	FP (PA)	DF (C)	V15	V4	VI	TBN	TAN	W (PA)	WCL	Pg	Visual	PC 04	PC 04	PC 14	BC 04	BC 04	BC 14							
A20031120						0	8	3	13	N		14.2			13.0			N		0.2	-												

Lab No.	Tendency (1 st reading) Req 1	Tendency (1 st reading) Req 2	Tendency (1 st reading) Req 3	Stability (1 st reading) Req 1	Stability (1 st reading) Req 2	Stability (1 st reading) Req 3	Milipore Bridge Test
A20031120							

Elements
(ASTM D 6185)
Si-Silicon (LoD=0.26)
Al-Aluminum (LoD=0.12)
Cr-Chromium (LoD=0.12)
Fe-Iron (LoD=0.11)
Pb-Lead (LoD=0.82)
Cu-Copper (LoD=0.01)
Sn-Tin (LoD=0.20)
Ni-Nickel (LoD=0.38)
Mg-Magnesium (LoD=0.01)
Ca-Calcium (LoD=0.05)
K-Potassium (LoD=0.04)
Na-Sodium (LoD=0.42)
P-Phosphorus (LoD=0.74)
Ba-Barium (LoD=0.40)
Mn-Manganese (LoD=0.20)
Zn-Zinc (LoD=0.17)
Ti-Titanium

Ag-Gerber
Note: Results = 5 = LoD (Limit of Detection)
ppm=Parts Per Million
Particle Count
(ASTM D7547 & ASTM D7588)
PC04=Particle Count at 4 micron
PC06=Particle Count at 6 micron
PC14=Particle Count at 14 micron
ISO4500 Code 4
ISO4500 Code 6
ISO4500 Code 14
Oil Condition
ST=Send
CSN=Calculation
NET=Nettison
SLS=Stabilison
Water Criteria
W=Water - ASTM D6304 / ASTM D4377

Phosphorus (0.5 - 3.0%)
T=Trace (Clearly less < 0.5%)
E=Excessive (> 0.8%)
Physical / Chemical
PP=Particle Quantifier (see Index)
TBN (mg KOH/g) Total Base Number - ASTM D 4720
TAN (mg KOH/g) Total Acid Number - ASTM D4044
V100=Viscosity 100°C - ASTM D445
V40=Viscosity 40°C - ASTM D 945
csc=Comstatex
W=Viscosity Index
W=Water Percentage
FP Criteria
F=Fuel Point (ASTM D 3818 - Method A)
P=Positive
N=Negative
DF=Drift/Filter Fail - ASTM D 3524

Visual
LQ = Low Quantity
MQ = Medium Quantity
HQ = High Quantity
Met = Metallic
Non Met = Non Metallic
F = Fine
C = Coarse
Ultral = Ultraliter

Approved by

Penanganan Emisi Gas Rumah Kaca

Emisi gas rumah kaca merupakan salah satu faktor penting terjadinya pemanasan global. Apabila tidak dikendalikan, maka suhu bumi akan meningkat, dan membahayakan kehidupan. Dalam operasional sehari-hari, Bank Mandiri ikut berkontribusi melepaskan Gas Rumah Kaca (GRK) ke udara, antara lain dari emisi gas buang genset dan emisi gas buang kendaraan operasional. Oleh karena itu, untuk mengetahui bahwa kadar emisi gas buang tersebut berada di bawah ambang batas, Perseroan secara berkala melakukan uji emisi genset dan uji emisi kendaraan operasional. (GRI 103-1, 103-2)

Selama tahun pelaporan, telah dilakukan uji emisi terhadap enam buah genset yang dioperasikan Bank Mandiri, dan hasilnya dinyatakan emisi gas buangnya masih di bawah ambang batas yang diperbolehkan. Hasil pengujian sampel emisi udara dari cerobong genset pada Juli 2020, yang laporannya ditandatangani oleh Direktur Laboratorium Karsa Buana Lestari sebagai berikut:

No.	Paramater	Regulation Limit *)	Unit	Result	Method
				UE.9	
1	Sulfur Dioksida (SO2) **	800	mg/m ³	4	IK No:19-42/IK (Direct Reading)
2	Opasitas **	35	%	-	IK No. 19-133-IK
3	Nitrogen Dioksida (NO2)	1.000	mg/m ³	-	IK No:19-132/IK (Direct Reading)
4	Partikel	350	mg/m ³	18	SNI 19-7117.12-2005
5	Carbon Monoxide (CO)	-	mg/m ³	1.362	IK No:19-132/IK (Direct Reading)

Keterangan / Information:
 *) Surat Keputusan Gubernur Provinsi DKI Jakarta No. 670/2000 (Lampiran III) / DKI Jakarta Provincial Governor Decree No. 670/2000
 ** = Parameter sudah diakreditasi / = Parameter has been accredited
 - = Tidak terdaftar dalam regulation limit / = Not registered in the regulation limit

Handling of Greenhouse Gas Emissions

Greenhouse gas emissions are an important factor in global warming. If not controlled, the earth's temperature will increase, and endanger life. In day-today operations, Bank Mandiri contributes to the release of Greenhouse Gases (GHG) into the air, including from the exhaust emissions of generators and operational vehicle exhaust emissions. Therefore, to find out that the level of exhaust emissions is below the threshold, the Company regularly conducts generator emission tests and operational vehicle emission tests. (GRI 103-1, 103-2)

During the reporting year, emissions testing of 6 generators operated by the Company was carried out, and the results were stated that exhaust emissions were still below the permitted threshold. The results of testing the air emission samples from the chimney generator on July 2020, the report of which was signed by Director of Laboratorium Karsa Buana Lestari as follows:



Upaya lain untuk menurunkan emisi gas buang adalah menggalakkan Komunitas Mandiri Bersepeda atau MCC (Mandiri Club Cycling). Dalam upaya mendorong gerakan ramah lingkungan, Bank Mandiri memberikan fasilitas tambahan yaitu perluasan parkir sepeda untuk mendukung penggunaan kendaraan bebas polusi dimulai dari internal Mandiri. Beragam kegiatan sudah dilakukan oleh komunitas selama tahun 2020. Salah satunya adalah *bike to work*, yaitu berangkat bekerja menggunakan sepeda, yang diperkirakan dapat membantu pengurangan pemakaian Pertalite.

Another effort to reduce exhaust emissions is to promote the Mandiri Cycling Community or the MCC (Mandiri Club Cycling). In an effort to encourage an environmentally friendly movement, Bank Mandiri provides additional facilities, namely parking expansion bicycles to support the use of pollution-free vehicles starting from internal Mandiri. Various activities have been carried out by the community during 2020. One of them is bike to work, which is going to work using a bicycle, which is expected to help reduce the use of Pertalite.

Tabel Estimasi Penghematan Penggunaan Pertalite melalui Mandiri Bersepeda

Table of Estimated Savings in Pertalite Use through Mandiri Bersepeda (Mandiri Club Cycling)

Jumlah orang Number of people	CC kendaraan CC of vehicle	Jarak tempuh ke kantor (kilometer) Distance to the office (kilometers)	Penghematan/hari (liter) Savings / day (liters)
1	>2500	30	3,3
1	<2500	30	1

Tak hanya emisi udara, kepedulian terhadap lingkungan juga ditunjukkan Bank Mandiri dengan melakukan uji kebisingan secara berkala di beberapa tempat, seperti halaman depan gedung, halaman belakang gedung, depan area basement, dan lobby selatan. Berdasarkan hasil pengujian kebisingan selama tahun 2020 diperoleh hasil semuanya masih diambang batas.

Not only air emissions, environmental care is also shown by Bank Mandiri by conducting routine noise tests in several places, such as the building's front yard, backyard, front of the basement, and southern lobby. Based on the results of noise testing during 2020, the results are all still on the verge of being bounded.

Sementara itu, untuk menghitung emisi GRK [Cakupan 1] langsung dari penggunaan BBM, metode yang dipakai di Indonesia dan negara-negara non-Annex 1 (negara berkembang) adalah Tier-1, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi default IPCC (Intergovernmental Panel on Climate Change/Panel Antarpemerintah tentang Perubahan Iklim). Rumus yang dipakai adalah:

Meanwhile, to calculate [Scope 1] Greenhouse Gas emissions directly from fuel use, the method used in Indonesia and non-Annex 1 countries (developing countries) is Tier-1, which is based on energy consumption data multiplied by the IPCC default emission factor. (Intergovernmental Panel on Climate Change). The formula used is:

Emisi GRK (kg/tahun) = Konsumsi Energi (TJ/tahun) x Faktor Emisi (kg/TeraJoules)

Greenhouse Gas Emissions (kg / year) = Energy Consumption (TJ / year) x Emission Factor (kg / TeraJoules)

Dari hasil perhitungan dengan rumus di atas, maka selama tahun pelaporan, dari penggunaan 375.823 liter BBM atau setara dengan 12.402 TeraJoules, menghasilkan emisi gas rumah kaca langsung (cakupan 1) sebesar 859.458.600 kgCO₂eq, turun dibandingkan tahun 2019 dengan emisi GRK sebesar 878.585.400 kgCO₂eq dari penggunaan 384.183 liter BBM, atau setara dengan 12.678 TeraJoules. [GRI 103-3, 305-1]

From the results of the calculation using the formula above, during the reporting year, from the use of 375,823 liters of fuel or equivalent to 12,402 TeraJoules, it resulted in direct greenhouse gas emissions (coverage 1) of 859,458,600 kgCO₂eq, a decrease compared to 2019 with Green House Gas emissions of Rp. 878,585,400 kg CO₂eq from the use of 384,183 liters of fuel, or the equivalent of 12,678 TeraJoules. [GRI 103-3, 305-1]

Kepatuhan dan Biaya Lingkungan

Komitmen Bank Mandiri terhadap lingkungan membawa hasil dengan tidak adanya insiden maupun sanksi akibat ketidakpatuhan terhadap undang-undang atau peraturan terkait lingkungan pada tahun 2020. Selain itu, tidak ada pengaduan terkait masalah lingkungan yang ditujukan kepada Bank Mandiri. [GRI 103-3, 307-1]

Compliance and Environmental Costs

Bank Mandiri's commitment to the environment has resulted in the absence of incidents or sanctions due to non-compliance with laws or regulations relating to the environment in 2020. In addition, there are no complaints related to environmental issues addressed to Bank Mandiri. [GRI 103-3, 307-1]

Kepedulian Bank Mandiri terhadap kelestarian lingkungan juga ditunjukkan dengan melakukan tanggungjawab sosial terkait lingkungan hidup dengan biaya yang dikeluarkan sebesar Rp365.000.000, naik dibandingkan tahun 2019, yang mencapai Rp300 juta. Biaya lingkungan digunakan, antara lain, pemantauan kualitas udara. [F.4]

Bank Mandiri's concern for environmental sustainability was also demonstrated by carrying out social responsibility related to the environment at a cost of IDR365,000,000, increasing compared to 2019, which reached IDR 300 million. Environmental costs were used for Environmental costs were used to monitor air quality. [F.4]

Kategori Kegiatan Category of activity	Biaya Pelaksanaan (Rp) Implementation Fee (IDR)				
	2020	2019	2018	2017	2016
Bidang Lingkungan Hidup/Pelestarian alam Environmental / Nature Conservation	365.000.000*	300.003.500	-	240.090.250	411.375.000

* Program Pemantauan Kualitas Udara NAFAS dilaksanakan pada tahun 2020 hingga 2021, Biaya program pada tahun 2020 sebesar Rp 360.000.000,-

* The NAFAS Air Quality Monitoring Program is implemented from 2020 to 2021, the program fee in 2020 reached IDR 360,000,000



Kinerja Sosial

Social Performance

Sesuai dengan spirit undang-undang ketenagakerjaan, Bank Mandiri berkomitmen memperlakukan semua karyawan secara sama dan setara (non diskriminatif). Bank Mandiri meyakini bahwa keberagaman karyawan merupakan keniscayaan dan sumber kekuatan untuk maju dan berkembang.

In accordance with the spirit of the labor law, Bank Mandiri is committed to treating all employees equally (non-discriminatory). Bank Mandiri believes that employee diversity is a necessity and a source of strength to progress and develop.







Tumbuh Berkelanjutan dengan Sumber Daya Manusia Pilihan

Growing Sustainability with Selected Human Capital

Sumber daya manusia merupakan aset strategis bagi Bank Mandiri untuk memberikan pelayanan terbaik kepada nasabah, sekaligus merupakan kunci penting untuk menghadapi persaingan bisnis di industri perbankan yang kian ketat. Dalam posisinya yang sangat strategis tersebut, sumber daya manusia merupakan mesin penggerak utama Perseroan, bahkan menjadi pengendali sumber daya yang lain, seperti modal dan teknologi. (GRI 103-1)

Untuk menopang laju dan perkembangan usaha, Bank Mandiri memerlukan kehadiran sumber daya manusia, yaitu individu-individu/karyawan yang unggul, mumpuni dan kompeten di bidangnya, berdedikasi tinggi, memiliki wawasan luas, serta punya kreativitas yang tinggi untuk maju. Satu syarat lagi yang tak kalah penting, mereka harus memiliki visi yang sama dengan visi Perseroan. Apabila kualifikasi serupa itu terpenuhi, maka setengah dari kemajuan dan keberlanjutan Bank Mandiri sudah ada di tangan. Peran yang setengah lagi ditentukan oleh kepiawaian manajemen sumber daya manusia dalam mengelola karyawan yang ada sehingga seluruh potensi yang ada bisa dikembangkan secara optimal.

Dalam upaya mewujudkan sumber daya manusia terbaik, Bank Mandiri memiliki kebijakan internal berkaitan dengan pengelolaan sumber daya manusia. Antara lain, Kebijakan Operasional (Sub Bab Sumber Daya Manusia) yang telah dimutakhirkan dan disetujui pada tanggal 12 Desember 2017; Standar Pedoman Sumber Daya Manusia yang telah dimutakhirkan dan disetujui pada tanggal 20 Maret 2018; serta Petunjuk Teknis Sumber Daya Manusia (PTSMD) dilakukan pemutakhiran dengan menggunakan konsep *employee lifecycle*. Sejalan dengan perkembangan perusahaan, kebijakan internal terkait sumber daya manusia di Bank Mandiri senantiasa ditinjau kembali dan diperbarui secara berkala. (GRI 103-2)

Selain kebijakan internal, pengelolaan sumber daya manusia di Bank Mandiri juga merujuk pada aturan dan perundangan yang berlaku di bidang ketenagakerjaan, seperti Undang-undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan beserta aturan-aturan turunannya. Sesuai dengan spirit undang-undang ketenagakerjaan, Perseroan berkomitmen memperlakukan semua karyawan secara sama dan setara (non diskriminatif). Dalam hal ini, Bank Mandiri meyakini bahwa keberagaman karyawan merupakan keniscayaan dan sumber kekuatan untuk maju dan berkembang.

Kebijakan paling awal untuk menghadirkan sumber daya manusia terbaik adalah proses seleksi yang berkualitas, terbuka untuk siapa pun, tanpa membedakan jenis kelamin, suku, agama maupun ras. Rekrutmen di Bank Mandiri menjauhi praktik-praktik tak terpuji, seperti suap atau kandidat titipan. Kandidat yang diterima adalah mereka yang memenuhi kualifikasi yang telah ditetapkan oleh Bank

Human resources are a strategic asset for Bank Mandiri to provide the best service to customers, as well as an important key to facing business competition in the increasingly tight banking industry. In this very strategic position, human resources are the main engine of the Company, even controlling other resources, such as capital and technology. (GRI 103-1)

To support the pace and development of the business, Bank Mandiri requires the presence of human resources, namely individuals / employees who are superior, capable and competent in their fields, are highly dedicated, have broad insight, and have high creativity to advance. One more, no less important condition, they must have the same vision as the Company's vision. If these qualifications are met, then half of the progress and sustainability of Bank Mandiri is already in hand. The other half's role is determined by the expertise of human resource management in managing existing employees so that all existing potential can be optimally developed.

In an effort to realize the best human resources, Bank Mandiri has internal policies relating to human resource management. Among other things, the Operational Policy (Human Resources Sub-Chapter) which was updated and approved on 12 December 2017; Standards for Human Resources Guidelines that were updated and approved on March 20, 2018; and the Technical Guidelines for Human Resources (PTSMD) were updated using the employee lifecycle concept. In line with the company's development, internal policies related to human resources at Bank Mandiri are constantly reviewed and updated regularly. (GRI 103-2)

Apart from internal policies, the management of human resources at Bank Mandiri also refer to the prevailing rules and regulations in the manpower sector, such as Law Number 13 of 2003 concerning Manpower and its derivative regulations. In accordance with the spirit of the labor law, the Company is committed to treating all employees equally and equally (non-discriminatory). In this case, Bank Mandiri believes that employee diversity is a necessity and a source of strength to progress and develop.

The earliest policy to bring in the best human resources is a quality selection process, open to anyone, without discrimination of gender, ethnicity, religion and race. Recruitment at Bank Mandiri keeps away from dishonorable practices, such as bribes or entrusted candidates. Candidates accepted are those who meet the qualifications set by Bank Mandiri. Furthermore, candidates



Mandiri. Selanjutnya, kandidat yang lolos akan menjalani proses berikutnya, termasuk mendapatkan pendidikan dan pelatihan sesuai dengan kebutuhan perusahaan. Selain mendapatkan peluang setara untuk pendidikan dan pelatihan, para pegawai juga memiliki peluang yang sama untuk maju dan berkembang, mendapatkan review atas kinerjanya, serta mendapatkan hak-hak normatif sesuai dengan ketentuan ketenagakerjaan yang berlaku. [F.18]

who pass will undergo the next process, including getting education and training according to company needs. In addition to getting equal opportunities for education and training, employees also have the same opportunity to progress and develop, get a review of their performance, and obtain normative rights in accordance with applicable labor regulations. [F.18]

Rekrutmen Pegawai

Per 31 Desember 2020, jumlah pegawai Bank Mandiri tercatat sebanyak 38.247 orang, turun sebanyak 818 orang atau 2,09% dibanding tahun 2019 dengan pegawai sebanyak 39.065 orang. Dari total pegawai tersebut, sebanyak 1.090 orang merupakan hasil rekrutmen yang dilakukan Bank Mandiri selama tahun 2020. Rekrutmen dilakukan sesuai dengan kebutuhan Perseroan, baik dari segi usia, jenis kelamin maupun lokasi penempatan. Rincian pegawai baru hasil rekrutmen tahun 2020 adalah sebagai berikut: (GRI 103-3, 401-1)

Employee Recruitment

As of December 31, 2020, the number of Bank Mandiri employees was recorded as 38,247 people, decreasing 818 people or 2.09% compared to 2019 with 39,065 employees. Of the total employees, as many as 1,090 people were the results of recruitment conducted by Bank Mandiri during 2020. Recruitment was carried out in accordance with the needs of the Company, both in terms of age, gender and location of placement. The details of the new employees recruited in 2020 are as follows: (GRI 103-3, 401-1)

Tabel Jumlah Pegawai Baru Berdasarkan Penempatan Kerja dan Jenis Kelamin
Table of Number of New Employees Based on Work Placement and Gender

Lokasi Penempatan Placement Location	2020			2019			2018			2017		
	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total
Kantor Pusat Headquarters	377	268	645	627	381	1008	884	768	1.652	199	163	465
Sumatera (Region 1 & 2)	32	15	47	65	64	129	172	217	389	125	113	238
Jakarta (Region 3, 4 & 5)	37	91	128	157	214	371	236	572	808	99	191	290
Jawa (Region 6, 7 & 8)	70	81	151	89	65	154	267	390	657	146	245	391
Kalimantan (Region 9)	16	21	37	17	27	44	70	112	182	59	62	121
Sulawesi & Maluku (Region 10)	11	14	25	18	24	42	80	116	196	40	32	72
Bali & Nusa Tenggara (Region 11)	8	17	25	23	17	40	45	45	90	15	20	35
Papua (Region 12)	19	13	32	9	15	24	17	39	56	25	34	59
Jumlah Pegawai Baru Number of New Employees	570	520	1,090	1.005	807	1.812	1.771	2.259	4.030	751	920	1.671

Keterangan / Information:
L = Laki-laki / Male
P = Perempuan / Female

Tabel Jumlah Pegawai Baru Berdasarkan Usia
Table of Number of New Employees by Age

Usia Age	2020			2019			2018			2017		
	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total
<30	455	467	922	770	730	1500	1.486	2169	3.655	640	890	1.530
30 -54	111	51	162	228	77	305	278	87	365	102	26	128
>54	4	2	6	7	-	7	7	3	10	9	4	13
Jumlah Pegawai Baru Number of New Employees	570	520	1,090	1.005	807	1.812	1.771	2.259	4.030	751	920	1.671

Keterangan / Information:
L = Laki-laki / Male
P = Perempuan / Female



Kepatuhan terhadap Upah Minimum [F.20]

Bank Mandiri beroperasi di berbagai wilayah di Indonesia. Dengan demikian, upah minimum karyawan tetap baru berbeda-beda, tergantung dengan wilayah kerja karyawan tersebut. Sesuai dengan Undang-undang No.13 Tahun 2003 tentang Ketenagakerjaan, pemberian upah minimum diarahkan kepada pencapaian kebutuhan hidup layak bagi pegawai. Besaran upah minimum sangat tergantung dari masing-masing daerah, yang umumnya menyesuaikan dengan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya.

Sesuai dengan Keputusan Menteri Tenaga Kerja dan Transmigrasi Nomor 226 Tahun 2000, pemberian upah di Bank Mandiri senantiasa memperhatikan Upah Minimum Provinsi (yang sebelumnya disebut dengan UMR Tingkat I) dan Upah Minimum Kabupaten/Kota (yang sebelumnya disebut dengan UMR Tingkat II). Berpatokan pada regulasi tersebut, sekaligus sejalan dengan komitmen untuk memberikan kesejahteraan kepada pegawai, maka Bank Mandiri memberikan upah kepada karyawan tetap baru minimal sama dengan upah minimum yang berlaku sesuai dengan wilayah operasional perusahaan. Dalam pemberian upah tersebut, Perseroan tidak membedakan berdasarkan jenis kelamin laki-laki atau perempuan.

Perputaran Pegawai

Perputaran pegawai, yang ditandai dengan adanya pegawai yang berhenti atau meninggalkan perusahaan, merupakan fenomena yang biasa terjadi, termasuk di Bank Mandiri. Penyebab pegawai berhenti bisa beragam, seperti memasuki usia pensiun, mengundurkan diri dengan alasan tertentu, diberhentikan karena alasan tertentu, dan sebagainya. Bank Mandiri menghargai hak karyawan yang ingin berhenti bekerja dengan syarat mereka harus memenuhi ketentuan yang berlaku. Bagi pekerja yang hendak mengundurkan diri misalnya, sesuai dengan Undang-undang Ketenagakerjaan No. 13 Tahun 2003, serta Perjanjian Kerja Bersama (PKB) Bank Mandiri, mereka harus mengajukan surat pengunduran diri kepada atasan minimum 1 (satu) bulan sebelumnya.

Hingga akhir tahun 2020, jumlah pegawai yang meninggalkan Bank Mandiri tercatat sebanyak 1.890 orang, turun dibanding tahun 2019, yang mencapai 2.538 orang. Agar tidak mengganggu jalannya operasional perusahaan, Bank Mandiri telah menyusun strategi pemenuhan/rekrutmen pegawai agar jumlah sumber daya manusia yang ada tetap mencukupi kebutuhan. Strategi yang diambil antara lain berupa *Officer Development Program* (ODP) dan *Staff Development Program* (SDP). ODP adalah program pelatihan bagi *fresh graduate* yang akan menjadi pegawai pimpinan Bank Mandiri, sedangkan SDP merupakan program pelatihan bagi pegawai internal Bank Mandiri yang dipromosikan menjadi pegawai pimpinan Bank Mandiri. (GRI 103-3, 401-1)

Compliance with Minimum Wages [F.20]

Bank Mandiri operates in various regions in Indonesia. Thus, the minimum wage for new permanent employees varies depending on the employee's work area. In accordance with Law No.13 of 2003 concerning Manpower, the provision of minimum wages is directed at achieving the needs of a decent living for employees. The amount of the minimum wage really depends on each region, which generally adjusts to the price of basic necessities, the rate of inflation, the standard of living, and other variables.

In accordance with the Decree of the Minister of Manpower and Transmigration Number 226 of 2000, the payment of wages at Bank Mandiri always takes into account the Provincial Minimum Wage (previously known as UMR Level I) and Regency / City Minimum Wages (previously known as UMR Level II). Based on these regulations, as well as in line with the commitment to provide welfare to employees, Bank Mandiri provides wages to new permanent employees at least the same as the applicable minimum wages according to the company's operational area. In providing such wages, the Company does not differentiate based on male or female sex.

Employee Turnover

Employee turnover, which is indicated by the presence of employees leaving or leaving the company, is a common phenomenon, including at Bank Mandiri. The reasons for an employee to quit can be various, such as entering retirement age, resigning for certain reasons, being laid off for certain reasons, and so on. Bank Mandiri respects the rights of employees who want to stop working on the condition that they meet the applicable provisions. For workers who wish to resign, for example, in accordance with the Manpower Act No. 13 of 2003, as well as the Collective Labor Agreement (PKB) of Bank Mandiri, they must submit a resignation letter to their supervisor at least 1 (one) month in advance.

Until the end of 2020, the number of employees leaving Bank Mandiri was recorded at 1,890 people, up / down compared to 2019, which reached 2,538 people. In order not to interfere with the company's operations, Bank Mandiri formulated a strategy for recruitment of employees so that the number of human resources available remains sufficient. The strategies taken include the *Officer Development Program* (ODP) and the *Staff Development Program* (SDP). ODP is a training program for fresh graduates who will become employees of the leadership of Bank Mandiri, while SDP is a training program for internal Bank Mandiri employees who are promoted to employees of the leadership of Bank Mandiri. (GRI 103-3, 401-1)



Tabel Tingkat Perputaran Pegawai

Table of Employee Turnover Rate

Tahun Year	Jumlah (Orang) Number of people	Tingkat Perputaran Turnover Rate
2015	1.127	3,19%
2016	1.249	5,66%
2017	2.267	5,92%
2018	2.586	6,50%
2019	2,538	6,50%
2020	1.890	4,95%

Tabel Perputaran Pegawai Berdasarkan Penempatan Kerja dan Jenis Kelamin

Table of Employee Turnover Based on Work Placement and Gender

Lokasi Penempatan Placement Location	2020			2019			2018			2017		
	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total
Kantor Pusat Headquarters	303	176	479	473	301	774	465	299	764	395	318	713
Sumatera (Region 1 & 2)	182	222	404	169	188	357	178	189	367	144	151	295
Jakarta (Region 3, 4 & 5)	159	256	415	189	349	538	213	343	556	179	313	492
Jawa (Region 6, 7 & 8)	162	192	354	242	277	519	253	312	565	178	266	444
Kalimantan (Region 9)	43	42	85	68	53	121	66	50	116	58	53	111
Sulawesi & Maluku (Region 10)	40	58	98	64	82	146	62	72	134	69	46	115
Bali & Nusa Tenggara (Region 11)	23	10	33	29	30	59	25	24	49	26	27	53
Papua (Region 12)	11	11	22	12	12	24	18	17	35	22	22	44
Jumlah Pegawai Meninggalkan Perusahaan Number of Employees Leaving the Company	923	967	1.890	1.246	1.292	2.538	1.280	1.306	2.586	1.071	1.196	2.267

Keterangan / Information:

L = Laki-laki / Male

P = Perempuan / Female

Tabel Perputaran Pegawai Berdasarkan Usia dan Jenis Kelamin

Table of Employee Turnover Based on Age and Gender

Usia Age	2020			2019			2018			2017		
	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total	L / M	P / F	Total
<30	164	372	536	336	547	883	385	657	1.042	392	696	1.088
30 -54	375	483	858	537	623	1.160	492	537	1.029	311	376	687
>54	384	112	496	373	122	495	403	112	515	368	124	492
Jumlah Pegawai Meninggalkan Perusahaan Number of Employees Leaving the Company	923	967	1.890	1.246	1.292	2.538	1.280	1.306	2.586	1.071	1.196	2.267

Keterangan / Information:

L = Laki-laki / Male

P = Perempuan / Female



Walau wajar terjadi, Bank Mandiri menyikapi perputaran pegawai sebagai kejadian yang patut disikapi secara serius, terutama bila tingkat pegawai yang keluar jumlahnya bertambah. Untuk menurunkan tingkat perputaran pegawai tersebut, Bank Mandiri secara berkala melakukan analisis serta kajian, dimana salah satu inisiatif yang diterapkan adalah dengan meningkatkan *employee engagement*. Salah satu bentuk upaya untuk meningkatkan *employee engagement* adalah melalui penerapan program budaya baru Bank Mandiri untuk menciptakan lingkungan kerja yang *super happy* dan *super productive*. Selain lingkungan kerja yang nyaman, diperlukan pula perbaikan dalam proses manajemen talenta dan suksesi agar dapat meningkatkan *employee engagement*. (103-3)

Tunjangan Pegawai

Pegawai Bank Mandiri bisa dibedakan menjadi tiga kelompok besar berdasarkan statusnya, yaitu pegawai tetap, tidak tetap (kontrak) dan *trainee*. Selain berbeda dari segi dan jenis pekerjaan, perbedaan status tersebut berpengaruh pula terhadap jenis tunjangan yang diterima pegawai. Secara rinci, tunjangan yang diterima pegawai berdasarkan statusnya di Bank Mandiri adalah sebagai berikut: (103-3, 401-2)

Tabel Tunjangan Pegawai Berdasarkan Status
Table of Employee Benefits by Status

No.	Jenis Tunjangan Type of Allowance	Pegawai Tetap Permanent Employee	Pegawai Kontrak Contract Employees	Trainee
1	Uang transportasi / Transportation money	N/A	N/A	N/A
2	Uang makan / Meal allowance	N/A	N/A	N/A
3	Uang pensiun / Retirement money	√	X	x
4	Tunjangan Hari Raya / Holiday allowance	√	√	√(Uang mudik / homecoming money)
5	Uang jabatan * / Position fee*	√	X	x
6	Bonus / Bonus	√	√	√(insentif prestasi / achievement intensive)
7	Uang pendidikan* / Tuition fee*	√(S2)	N/A	N/A
8	Uang pengobatan** / Medical fee**	√	√	√(BPJS)
9	Pakaian dinas/seragam *** / Official clothing/uniforms***	√	√	√
10	Uang cuti / Leave money	√	√	x
11	Uang kematian / Death money	√	√	X
12	Tunjangan Lokasi* / Location allowance*	√	√	x
13	Uang Saku / Pocket money	x	X	√
14	Tunjangan Penampilan*** / Appearance allowance***	√	√	√
15	Tunjangan Risiko Selisih*** / Difference risk allowance***	√	√	√

Keterangan / Information:

* Sesuai kondisi tertentu (saat ini berlaku untuk level Group Head/Pejabat Setara dan P3K) / According to certain conditions (currently applies to the level of Group Head / Equivalent Officer and First Aid Aid)

** Menggunakan asuransi / Using insurance

*** *Frontliner* / Front liner

Even though it is natural, Bank Mandiri treats employee turnover as an incident that should be taken seriously, especially if the number of employees who leave is increasing in number. To reduce the employee turnover rate, Bank Mandiri periodically conducts analysis and studies, where one of the initiatives implemented is to increase employee engagement. One of the efforts to increase employee engagement is through the implementation of a new Bank Mandiri culture program to create a super happy and super productive work environment. In addition to a comfortable work environment, improvements are needed in the talent management process and succession in order to increase employee engagement. (103-3)

Employee Benefits

Bank Mandiri employees can be divided into three major groups based on their status, namely permanent, non-permanent (contract) employees and trainees. Apart from being different in terms and types of work, these differences in status also affect the types of benefits received by employees. In detail, the benefits received by employees based on their status at Bank Mandiri are as follows: (103-3, 401-2)



Cuti Melahirkan

Bank Mandiri menghargai berbagai hak yang dimiliki karyawan dan telah mengaturnya sesuai dengan ketentuan ketenagakerjaan yang berlaku. Di antara hak-hak itu adalah cuti melahirkan bagi pegawai perempuan dan cuti bagi pekerja laki-laki yang istrinya melahirkan (paternity leave). Untuk pegawai perempuan yang mengambil cuti melahirkan, mereka bisa kembali ke Bank Mandiri dan menduduki posisi sebelumnya. Dengan memberikan hak-hak cuti tersebut, Bank Mandiri memberikan kesempatan kepada pekerja tersebut agar bisa menyiapkan kelahiran anaknya dengan baik.

Hak cuti melahirkan di Bank Mandiri adalah 3 (tiga) bulan, yakni 1,5 (satu setengah) bulan sebelum saat melahirkan dan 1,5 (satu setengah) bulan sesudah melahirkan menurut perhitungan dokter kandungan atau bidan. Sementara itu, pegawai perempuan yang mengalami keguguran kandungan berhak memperoleh istirahat 1,5 (satu setengah) bulan atau sesuai dengan surat keterangan dokter kandungan atau bidan. Ketentuan tentang cuti melahirkan tersebut merujuk pasal 82 Undang-undang No.13 Tahun 2003 tentang Ketenagakerjaan. Adapun bagi pegawai pria yang istrinya melahirkan, Bank Mandiri memberikan cuti selama 2 hari, seperti diatur dalam PKB.

Selama tahun 2020, pegawai perempuan yang memiliki hak untuk cuti melahirkan dan mengambil hak tersebut tercatat sebanyak 1.242 orang. Dari jumlah itu, sebanyak 1.242 orang atau 100% kembali bekerja dan tetap bekerja hingga 12 bulan atau lebih di Bank Mandiri setelah cuti melahirkan mereka berakhir. Sementara itu, pegawai pria yang berhak cuti dan mengambil cuti karena istrinya melahirkan ada sebanyak 664 orang, dan semuanya telah kembali bekerja. (GRI 401-3)

Banyaknya pegawai perempuan yang cuti melahirkan dan memutuskan untuk kembali bekerja menunjukkan bahwa Bank Mandiri masih merupakan pilihan terbaik bagi mereka. Upaya Bank Mandiri menyediakan lingkungan kerja terbaik bagi pegawainya telah diakui berbagai pihak eksternal dengan memberikan penghargaan, antara lain, Best Companies To Work For in Indonesia, The Best Overall for Corporate in Human Capital 2020, Best Chief Human Capital Officer 2020, dan The 1st Rank Financing Companies in Creating Leaders from Within.

Maternity leave

Bank Mandiri respects the various rights possessed by employees and has regulated them in accordance with applicable labor regulations. Among these entitlements are maternity leave for female employees and leave for male workers whose wives give birth (paternity leave). For female employees who take maternity leave, they can return to Bank Mandiri and hold their previous positions. By granting these leave rights, Bank Mandiri provides opportunities for these workers to be able to prepare for the birth of their child properly.

The right to leave birth at Bank Mandiri is 3 (three) months, namely 1.5 (one and a half) months before delivery and 1.5 (one and a half) months after delivery according to the calculation of the obstetrician or midwife. Meanwhile, female employees who experience a miscarriage are entitled to get a break of 1.5 (one and a half) months or according to a certificate from an obstetrician or midwife. The provisions regarding maternity leave refer to Article 82 of Law No.13 of 2003 concerning Manpower. As for male employees whose wives give birth, Bank Mandiri provides 2 days of leave, as stipulated in the PKB.

During 2020, there were recorded 1,242 female employees who have the right to maternity leave and take this right. person. Of that amount, as many as 1,242 people or 100% Returned to work and continued working for 12 months or more at Bank Mandiri after their maternity leave ended. Meanwhile, there are as many male employees who are entitled to leave and take time off because their wives give birth 664 people, and all of them have returned to work. (GRI 401-3)

The large number of female employees who are on maternity leave and decide to return to work shows that Bank Mandiri is still the best option for them. The efforts of Bank Mandiri to provide the best work environment for its employees have been recognized by various external parties by providing awards, among others, Best Companies To Work For in Indonesia, The Best Overall for Corporate in Human Capital 2020, Best Chief Human Capital Officer 2020, dan The 1st Rank Financing Companies in Creating Leaders from Within.



Pendidikan dan Pelatihan [F.22]

Bank Mandiri memerlukan sumber daya manusia yang mumpuni agar kinerja dan target-target yang telah ditetapkan dalam rencana bisnis bank bisa tercapai. Untuk itu, selain merekrut kandidat-kandidat terbaik, Bank Mandiri secara rutin menyelenggarakan berbagai bentuk pendidikan dan pelatihan. Desain pelatihan dan pengembangan sumber daya manusia disesuaikan dengan strategi Bank Mandiri agar seluruh program/kegiatan dapat diselenggarakan secara efisien, efektif, dan terintegrasi untuk mendukung peningkatan kinerja Bank Mandiri.

Adapun pendidikan dan pelatihan yang diselenggarakan Bank Mandiri sebagai sarana pengembangan kompetensi pegawai selama tahun 2020 adalah sebagai berikut: (GRI 103-3, 404-1, 404-2)

Tabel Jumlah Hari Training
Table of Number of Training Days

Tahun	Jumlah Pegawai Number of Employee	Jumlah Peserta Training Number of Training Participants	Jumlah Peserta Online Training Number of Online Training Participants	Jumlah Peserta Offline Training Number of Offline Training Participants	Jumlah Pegawai yang Training Number of Training Employees
2020	38.271	469.221	455.599	13.622	37.181
2019	39.016	242.847	191.028	51.791	38.220

Pelatihan Menjelang Pensiun

Bank Mandiri memberikan apresiasi yang tinggi kepada pegawai yang telah bekerja dalam jangka waktu lama, dan tiba saatnya bagi mereka untuk pensiun. Apresiasi diberikan dengan memberikan pelatihan khusus kepada pegawai yang hendak memasuki pensiun, yakni Pra-Purna Bhakti. Pelatihan diberikan dengan tujuan membentuk mental dan keahlian serta sebagai pembekalan kepada para pegawai agar tetap produktif walaupun tidak lagi menjadi pegawai aktif. Adapun syarat bagi pegawai yang bisa ikut pelatihan ini adalah mereka yang akan pensiun 3 (tiga) tahun lagi.

Pada tahun 2020, pelatihan ini telah dibuka sebanyak 7 (tujuh) *batch* dengan total peserta sebanyak 99 pegawai dan menghabiskan biaya sebesar Rp2,82 miliar. Pelatihan diselenggarakan selama 5 (lima) hari. Sesuai dengan tujuan pelatihan, materi yang diberikan, antara lain, persiapan pegawai menghadapi pensiun, baik secara finansial maupun psikologis. (GRI 404-2)

Education and Training [F.22]

Bank Mandiri requires qualified human resources so that the performance and targets set in the bank's business plan can be achieved. For this reason, in addition to recruiting the best candidates, Bank Mandiri regularly organizes various forms of education and training. Training designs and human resource development are in line with Bank Mandiri's strategy so that all programs / activities can be carried out efficiently, effectively, and integrated to support the improvement of Bank Mandiri's performance.

The education and training held by Bank Mandiri as a means of developing employee competency during 2020 are as follows: (GRI 103-3, 404-1, 404-2)

Training Towards Retirement

Bank Mandiri gives high appreciation to employees who have worked for a long time, and it is time for them to retire. Appreciation is given by providing special training for employees who are about to retire, namely Pra-Purna Bhakti. Training is given with the aim of building mental and skills and as provision for employees to remain productive even though they are no longer active employees. The requirements for employees who can participate in this training are those who will retire in another 3 (three) years.

In 2020, this training opened as many as 7 (seven) batch with total participants 99 employees and spend a fee of IDR2.82 billion. The training was held for 5 (five) days,. In accordance with the objectives of the training, the materials provided include, among others, the preparation of employees for retirement, both financially and psychological. (GRI 404-2)



Penilaian Kinerja Pegawai

Seluruh pegawai Bank Mandiri mendapatkan *review* atau penilaian kinerja selama setahun. Penilaian dilakukan secara adil berdasarkan prestasi kerja, tanpa membedakan jenis kelamin laki-laki atau perempuan. Selain bermanfaat bagi pegawai sebagai alat ukur kinerja, hasil penilaian dipakai oleh Bank Mandiri untuk menentukan jenjang karier, seperti promosi, rotasi atau demosi.

Di Bank Mandiri, pelaksanaan promosi pegawai dilaksanakan dalam 2 (dua) siklus waktu yaitu *Main Promotion Cycle* (MPC) dan *Secondary Promotion Cycle* (SPC) yang dilakukan dalam sistem *Talent Mobility*. Berdasarkan penilaian terhadap seluruh pegawai, berikut kebijakan promosi yang dilakukan Bank Mandiri selama tahun 2020: (GRI 103-3, 404-3)

Tabel Promotion Grade Pegawai
Table of Employee Grade Promotion

Pegawai	2020		2019		Employees
	MPC	SPC	MPC	SPC	
Pimpinan	1.196	1.840	584	1.031	Leader
Pelaksana	3.195	2.518	3.836	2.075	Executor
Total	4.391	4.358	6.420	3.106	Total
Grand Total	8.749		9.526		Grand Total

Komposisi, Keanekaragaman dan Kesempatan Setara

Bank Mandiri sangat menghargai keberagaman, baik dari segi jenis kelamin, usia, pendidikan, level jabatan dan sebagainya. Sebab itu, dalam menjalankan operasional usaha, Bank Mandiri memperlakukan seluruh pegawai secara sama, yang diwujudkan dengan penyediaan kesempatan setara bagi seluruh pegawai. Dengan demikian, latar belakang yang beragam tidak menjadi penghalang bagi pegawai untuk maju dan berkembang. Kesetaraan juga diberikan Bank Mandiri dalam urusan gaji dan remunerasi, yakni tidak membedakan rasio gaji pokok dan remunerasi kepada pegawai laki-laki dan perempuan. (103-3, 405-2)

Employee Performance Appraisal

All Bank Mandiri employees receive a year-long performance review or assessment. Assessment is carried out fairly based on work performance, without distinguishing the sex of men or women. In addition to being useful for employees as a measure of performance, the results of the assessment are used by Bank Mandiri to determine career paths, such as promotions, rotations or demos.

At Bank Mandiri, the implementation of employee promotions is carried out in 2 (two) time cycles, namely the Main Promotion Cycle (MPC) and the Secondary Promotion Cycle (SPC) which is carried out in the Talent Mobility system. Based on the assessment of all employees, the following are the promotional policies implemented by Bank Mandiri during 2020: (GRI 103-3, 404-3)

Composition, Diversity and Equal Opportunity

Bank Mandiri highly appreciates diversity, both in terms of gender, age, education, level of position and so on. Therefore, in carrying out business operations, Bank Mandiri treats all employees equally, which is realized by providing equal opportunities for all employees. Thus, diverse backgrounds do not become a barrier for employees to progress and develop. Bank Mandiri also provides equality in matters of salary and remuneration, which does not differentiate between the ratio of basic salary and remuneration for male and female employees. (103-3, 405-2)



Keanekaragaman pegawai di Bank Mandiri disajikan dalam tabel berikut: (GRI 103-3, 405-1)

The diversity of employees at Bank Mandiri is presented in the following table: (GRI 103-3, 405-1)

Tabel Jumlah Pegawai Berdasarkan Jenis Kelamin, Jabatan, Usia, Pendidikan dan Status Kepegawaian
Table of Number of Employees based on Gender, Position, Age, Education and Employment Status

Keterangan	2020	2019	2018	2017	2016	2015	Information
Jumlah Pegawai	38.247	39.065	39.809	38.307	38.940	36.737	Number of employees
Jenis kelamin / Gender							
Laki-laki	18.391	18.750	18.997	18.474	18.818	18.105	Male
Perempuan	19.856	20.315	20.812	19.833	20.122	18.632	Female
Total	38.247	39.065	39.809	38.307	38.940	36.737	Total
Jabatan / Position							
SEVP/EVP/SVP	117	128	124	139	112	99	SEVP/EVP/SVP
VP/AVP	3.405	3.263	3.074	2.415	2.207	2.040	VP/AVP
(SRM); (AM	12.428	12.585	12.585	13.167	12.921	12.000	(SRM); (AM
Staff	22.022	22.779	23.523	22.219	23.315	22.203	Staff
Lain-lain	275	310	503	367	385	395	Other
Total	38.247	39.065	39.809	38.307	38.940	36.737	Total
Usia / Age							
<30 tahun	13.417	16.208	18.761	18.715	20.482	19.101	<30 years old
30 - 54 tahun	24.326	22.359	20.551	19.069	17.944	15.153	30 - 54 years old
> 54 tahun	504	498	497	523	514	2.483	> 54 years old
Total	38.247	39.065	39.809	38.307	38.940	36.737	Total
Pendidikan / Education							
SLTA ke bawah*)	1.386	1.581	1.852	2.075	2.295	2.501	Senior high school and below *)
Diploma	2.461	2.683	2.924	2.874	3.065	3.184	Diploma
S1	32.623	33.075	33.410	31.778	31.999	29.510	S1
S2	1.768	1.718	1.612	1.573	1.574	1.535	S2
S3	9	8	11	7	7	7	S3
Total	18.391	39.065	39.809	38.307	38.940	36.737	Total
Status Pekerjaan / Job Status							
Pegawai tetap	33.727	33.308	32.233	30.464	30.024	29.099	Permanent employee
Pegawai tidak tetap (kontrak)	4.330	5.503	7.073	7.707	8.694	7.284	Temporary employees (contract)
Trainee	190	254	503	136	222	354	Trainee
Total	38.247	39.065	39.809	38.307	38.940	36.737	Total

*disajikan kembali / restated

Penghormatan Bank Mandiri terhadap keberagaman dan kesetaraan dalam memperlakukan pegawai, membawa hasil dengan tidak adanya insiden diskriminasi. Dengan demikian, selama tahun pelaporan, tidak ada tindakan tertentu yang diambil Bank Mandiri terkait masalah tersebut.

Bank Mandiri's respect for diversity and equality in treating employees has resulted in no incidents of discrimination. Therefore, during the reporting year, there was no specific action taken by Bank Mandiri regarding this matter.



Pekerja Anak dan Kerja Paksa [F.19]

Bank Mandiri mendukung komitmen Kementerian Ketenakerjaan dan International Labor Organization (ILO) untuk mempercepat terwujudnya peta jalan (*roadmap*) Indonesia bebas pekerja anak tahun 2022. Komitmen pemerintah Indonesia dalam menangani pekerja anak diwujudkan dengan meratifikasi konvensi ILO No.138 Tahun 1973 mengenai batas usia minimum untuk diperbolehkan bekerja dengan UU No.20 tahun 1999, konvensi ILO No.182 Tahun 1999 mengenai pelarangan dan tindakan segera penghapusan bentuk-bentuk pekerjaan terburuk untuk anak dengan UU No. 1 Tahun 2000, dan telah diadopsi ke dalam UU No.13 Tahun 2003 tentang Ketenagakerjaan.

Dukungan Bank Mandiri diwujudkan dengan menentukan batas minimal usia pegawai, yaitu 18 tahun. Dengan ketentuan tersebut, maka selama tahun pelaporan tidak ada insiden atau temuan kasus pekerja anak di Bank Mandiri.

Selain menentukan batas minimal usia pegawai, Bank Mandiri juga telah mengatur secara jelas tentang hak dan kewajiban pegawai, seperti jam kerja, upah, mekanisme dan syarat-syarat lembur, dan sebagainya. Semua ketentuan tersebut telah diatur dan dimuat dalam Perjanjian Kerja Bersama Bank Mandiri sebagai hasil kesepakatan antara perwakilan pegawai dengan manajemen Bank Mandiri. Pengaturan secara tegas dan jelas mengenai praktik jam kerja, upah, lembur dan sebagainya merupakan kontribusi nyata Bank Mandiri untuk meniadakan kerja paksa. Adapun jam kerja di Bank Mandiri adalah 8 (delapan) jam 1 (satu) hari dan 40 (empat puluh) jam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77 Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan. Komitmen dan kepatuhan Bank Mandiri membawa hasil dengan tidak adanya insiden kerja paksa selama tahun pelaporan.

Child Labor and Forced Labor [F.19]

Bank Mandiri supports the commitment of the Ministry of Manpower and the International Labor Organization (ILO) to accelerate the realization of the roadmap for a child labor-free Indonesia by 2022. The commitment of the Indonesian government in tackling child labor is manifested by ratifying the ILO convention No.138 of 1973 regarding the minimum age limit for allowed to work under Law No.20 of 1999, ILO Convention No.182 of 1999 concerning the prohibition and immediate action to eliminate the worst forms of child labor by Law No. 1 of 2000, and has been adopted into Law No.13 of 2003 concerning Manpower.

Bank Mandiri support is realized by determining the minimum age limit for employees, which is 18 years. With these provisions, during the reporting year there were no incidents or findings of child labor cases at Bank Mandiri.

In addition to determining the minimum age limit for employees, Bank Mandiri has also clearly regulated the rights and obligations of employees, such as working hours, wages, overtime mechanisms and conditions, and so on. All of these provisions have been stipulated and contained in the Collective Labor Agreement with Bank Mandiri as a result of an agreement between employee representatives and Bank Mandiri management. Strict and clear regulations regarding the practice of working hours, wages, overtime and so on are Bank Mandiri's real contribution to eliminating forced labor. The working hours at Bank Mandiri are 8 (eight) hours 1 (one) day and 40 (forty) hours 1 (one) week for 5 (five) working days in 1 (one) week, in accordance with Article 77 of Law Law No. 13 of 2003 concerning Manpower. Bank Mandiri's commitment and compliance paid off with no incidents of forced labor during the reporting year.



Mewujudkan Kecelakaan Kerja Nihil Sebagai Prioritas

Creating Zero Work Accidents as a Priority

Lingkungan kerja yang sehat dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3) merupakan salah satu syarat untuk terwujudnya ketenangan kerja bagi segenap pegawai Bank Mandiri. Perseroan meyakini bahwa ketenangan dan tiadanya kekhawatiran terjadi kecelakaan kerja serta penyakit akibat kerja berkontribusi positif terhadap meningkatnya kinerja pegawai, yang pada gilirannya akan berdampak positif pada kinerja Bank Mandiri. (GRI 103-1) [F-21]

Langkah nyata yang dilakukan Bank Mandiri untuk menciptakan lingkungan kerja yang baik, antara lain, memperhatikan tata ruang kerja secara cermat sehingga memudahkan mobilitas dan interaksi antara pegawai dengan atasan maupun antarpegawai. Tak hanya itu, ruangan kerja juga diatur penerangannya agar cukup terang tapi tidak menyilaukan, sirkulasi udara lancar, suhu/ temperatur pun disetel melalui mesin pengatur suhu (AC) pada derajat tertentu sehingga semua pekerja nyaman pekerja.

Hal yang tak kalah penting, tempat kerja yang ada terjamin keamanannya, dan tersedia berbagai sarana/prasarana jika terjadi kondisi darurat (*emergency preparedness*), seperti P3K, APAR (alat pemadam api ringan), hydrant, sprinkler, dan lain-lain. Untuk menjamin bahwa sarana/prasarana tersebut berfungsi dengan baik, semua pirantai tersebut dilakukan pemeriksaan dan pengecekan secara berkala. Pemeriksaan dan pemeliharaan juga dilakukan terhadap berbagai sarana yang mendukung kelancaran kerja, seperti lift, mesin pengatur suhu ruangan, dan sebagainya. Semua upaya itu dilakukan agar tidak terjadi kecelakaan kerja atau kecelakaan kerja nihil selama tahun pelaporan, seperti pencapaian tahun-tahun sebelumnya. (GRI 103-2)

Sejalan dengan penciptaan lingkungan kerja secara fisik seperti tersebut di atas, Bank Mandiri juga berkomitmen untuk membangun iklim dan suasana kerja yang bisa menumbuhkan semangat kekeluargaan. Dengan semangat itu, Bank Mandiri berharap seluruh pekerja terpacu semangatnya untuk bersama mencapai tujuan dan target-target yang telah ditetapkan perusahaan. (GRI 103-2)

Landasan Kebijakan

Bank Mandiri mewujudkan lingkungan kerja yang sehat dan aman mengacu pada serangkaian peraturan dan perundang-undangan di Indonesia yang mengatur tentang kesehatan dan keselamatan kerja, serta kebijakan internal Perseroan, antara lain: (GRI 103-2)

1. Undang-undang No. 1 Tahun 1970 tentang Keselamatan Kerja.
2. Undang-undang nomor 23 tahun 1992 tentang Kesehatan.

A healthy and safe work environment in accordance with the principles of Occupational Safety and Health (K3) became one of the requirements for the realization of work peace for all Bank Mandiri employees. The Company believed that calmness and no worries about work accidents and occupational diseases contributed positively to improving employee performance, which in turn would have a positive impact on the performance of Bank Mandiri. (GRI 103-1) [F-21]

Real steps taken by Bank Mandiri to create a good work environment was by, pay attention to workspace layout carefully so as to facilitate mobility and interaction between employees and superiors and among employees. Not only that, the lighting is also regulated so that it is bright enough but not dazzling, the air circulation is smooth, the temperature / temperature is also adjusted via a temperature control machine (AC) to a certain degree so that all workers are comfortable with workers.

It is no less important, the existing work place is guaranteed safety, and various facilities / infrastructure are available in case of emergency conditions (*emergency preparedness*), , such as first aid kit, APAR (light fire extinguisher), hydrant, sprinkler, and others. To ensure that the facilities / infrastructure were functioning properly, all these equipments were subject to periodic inspections and checks. Inspections and maintenance were also carried out on various facilities that supported smooth work, such as elevators, room temperature control machines, and so on. All of these efforts were made so that there were no work accidents or zero work accidents during the reporting year, such as the achievements of the previous years . (GRI 103-2)

In line with the creation of a physical work environment as mentioned above, Bank Mandiri also committed to building a work climate and atmosphere that could foster a family spirit. With this spirit, Bank Mandiri expected that all employees would be motivated to achieve the goals and targets set by the company. (GRI 103-2)

Policy Foundation

The creation of the best workplaces, including a safe and comfortable work environment in Bank Mandiri, refers to a series of regulations and legislation in Indonesia that regulates occupational health and safety, namely: (GRI 103-2)

1. Law No. 1 of 1970 concerning Work Safety.
2. Law No. 23 of 1992 concerning Health.



3. Undang-undang No. 13 Tahun 2003 tentang Ketenagakerjaan.
 4. Peraturan Menteri Ketenagakerjaan Republik Indonesia Nomor PER.04/MEN/1987 tentang Panitia Pembina Keselamatan dan Kesehatan Kerja serta Tata Cara Penunjukan Ahli Keselamatan Kerja.
 5. Perjanjian Kerja Bersama PT Bank Mandiri (Persero) Tbk Tahun 2019-2021.
3. Law No. 13 of 2003 concerning Manpower.
 4. Regulation of the Minister of Manpower of the Republic of Indonesia Number PER.04/MEN/1987 concerning the Occupational Health Safety Supervisory Committee and Procedure for Appointing an Occupational Safety Expert.
 5. Collective Labor Agreement PT Bank Mandiri (Persero) Tbk Year 2019-2021.

Komitmen Penerapan K3 (GRI 103-2)

Dalam upaya mewujudkan tempat kerja dan lingkungan kerja yang aman dan nyaman bagi seluruh pekerjanya, Bank Mandiri telah membentuk Panitia Pembina Kesehatan dan Keselamatan Kerja (P2K3). Pembentukan P2K3 dikuatkan melalui Surat Keputusan Dinas Tenaga Kerja dan Transmigrasi Provinsi Daerah Khusus Ibukota Jakarta, Nomor: 2337 Tahun 2018, tentang Pengesahan Panitia Pembina Keselamatan Kesehatan Kerja (P2K3). [GRI 403-4]

Pembentukan P2K3 di Bank Mandiri merupakan bentuk kepatuhan terhadap Permenaker RI Nomor PER.04/MEN/1987 tentang Panitia Pembina Keselamatan dan Kesehatan Kerja serta Tata Cara Penunjukan Ahli Keselamatan Kerja. P2K3 adalah badan pembantu di tempat kerja yang merupakan wadah kerjasama antara pengusaha dan pekerja untuk mengembangkan kerjasama saling pengertian dan partisipasi efektif dalam penerapan K3. Panitia ini bertugas memberikan saran dan pertimbangan, baik diminta maupun tidak, kepada pengusaha mengenai masalah K3 (berdasarkan pasal 4 (empat) Permenaker RI Nomor PER 04/MEN/1987.

Bank Mandiri membentuk P2K3 karena Pasal 2 Permenaker mengamanatkan bahwa tempat kerja dimana pengusaha atau pengurus memperkerjakan 100 (seratus) orang atau lebih, maka wajib membentuk P2K3. Selanjutnya, pada pasal 3, menyebutkan tentang unsur keanggotaan P2K3, yakni terdiri dari pengusaha dan pekerja yang susunannya terdiri dari ketua, sekretaris dan anggota. Sekretaris P2K3 ialah ahli keselamatan kerja dari perusahaan yang bersangkutan. Oleh karena keberadaan P2K3 sudah disahkan, maka setiap tiga bulan sekali (triwulan). Bank Mandiri melalui sekretaris P2K3 melaporkan kegiatan P2K3 ke Dinas Tenaga Kerja dan Transmigrasi.

Upaya Bank Mandiri mewujudkan tempat kerja yang aman dan nyaman juga diimplementasikan dengan adanya sejumlah dokumen perusahaan, termasuk apabila terjadi kondisi darurat, seperti bencana. Dokumen tersebut di antaranya:

Commitment to Implementing OHS (GRI 103-2)

and work environment for all employees, Bank Mandiri has formed a Occupational Health Safety Supervisory Committee (P2K3). The establishment of P2K3 is strengthened through a Decree of the Manpower and Transmigration Office of the Special Capital Province of Jakarta, Number: 2337 of 2018, concerning Ratification of the Occupational Health Safety Supervisory Committee (P2K3). [GRI 403-4]

The establishment of P2K3 at Bank Mandiri is a form of compliance with Republic of Indonesia Regulation No. PER.04/MEN/1987 concerning the Occupational Health Safety Supervisory Committee and Procedures for Appointing Work Safety Experts. P2K3 is an auxiliary body in the workplace which is a place of cooperation between employers and workers to develop mutual understanding cooperation and effective participation in the implementation of OSH. This committee is tasked with providing advice and consideration, whether requested or not, to employers regarding OSH issues (based on article 3 (four) of the Republic of Indonesia Ministerial Regulation Number PER 04/MEN/1987.

Bank Mandiri formed P2K3 because Article 2 of the Permenaker mandates that a workplace where an employer or manager employs 100 (one hundred) or more people, is required to form P2K3. Furthermore, in article 3, mentioning the element of P2K3, membership, which consists of employers and workers whose composition consists of chairman, secretary and members. P2K3 Secretary is a work safety expert from the concerned company. Because the existence of P2K3 has been ratified, then every three months (quarterly) Bank Mandiri through the P2K3 secretary reports P2K3 activities to the Manpower and Transmigration Office.

Bank Mandiri's efforts to create a safe and comfortable workplace are also implemented with a number of company documents, including in the event of an emergency, such as a disaster. These documents include:



- **Standar Pedomanan Operasional (SPO) *Business Continuity Management (BCM)***
SPO BCM merupakan pedoman umum dalam mempersiapkan Bank Mandiri untuk menghadapi dan melindungi dari berbagai potensi kerugian finansial dan non finansial yang bersifat *catastrophic* sebagai dampak dari kejadian bencana. Dalam SPO, antara lain, diatur tentang risiko-risiko yang berpotensi untuk terjadi di Bank Mandiri, penyebab timbulnya risiko dan cara untuk memitigasinya. SPO BCM terakhir kali di-review pada tanggal 8 Juni 2017.
- **Petunjuk Teknis Operasional (PTO) *Emergency Response Plan (ERP)***
PTO ERP merupakan salah satu komponen BCM sebagai pedoman/panduan dalam menjaga keamanan dan keselamatan jiwa seluruh pegawai, nasabah, dan pihak ketiga pada saat terjadi gangguan/bencana, termasuk kegiatan penyelamatan data penting dan aset Bank. Prosedur ERP terfokus pada pengamanan dan penyelamatan jiwa. PTO ERP berlaku sejak tanggal 4 September 2013.

Kegiatan Terkait Keselamatan dan Kesehatan Kerja

Keselamatan dan Kesehatan Kerja (K3) merupakan salah satu prioritas bagi Bank Mandiri dalam upaya mewujudkan tempat kerja terbaik, yang aman dan nyaman. Dalam hal ini, puncak pencapaian yang hendak diraih Bank Mandiri adalah terciptanya angka kecelakaan kerja nihil (*zero accident*). Untuk itu, Bank Mandiri telah melakukan berbagai program kegiatan dengan merujuk pada PTO ERP. Kegiatan tersebut, antara lain:

1. Inspeksi/pemeriksaan terhadap peralatan proteksi kebakaran gedung secara berkala untuk memastikan bahwa peralatan kebakaran tersebut dapat berfungsi dengan baik. Pengecekan untuk Alat Pemadam Api Ringan (APAR) dilakukan oleh Petugas *Security* setiap 1 (satu) bulan sekali; pemeriksaan terhadap Alat Pemadam Api Tersistem (APAT) dan *Fire Alarm* dilakukan oleh pengelola gedung bekerjasama dengan Dinas Pemadam Kebakaran yang dilakukan setiap 1 (satu) tahun sekali.
2. Melakukan standarisasi spesifikasi, penempatan perangkat keselamatan gedung dan jalur evakuasi yang dimasukkan dalam buku panduan standar renovasi gedung kantor yang disusun bersama dengan konsultan perencana yang akan dilakukan *review* setiap 1 (satu) sekali atau sesuai kebutuhan
3. Menyampaikan informasi keadaan darurat kepada Pegawai, Tamu dan Tim Tanggap Darurat Gedung melalui pemasangan poster petunjuk evakuasi keadaan darurat kebakaran/gempa bumi, pemutaran video prosedur keadaan darurat di media televisi internal, *safety briefing* sebelum melakukan acara dan sosialisasi fungsi dan peranan tim tangap darurat yang dilakukan setiap 1 (satu) tahun sekali dengan mengundang pembicara dari Dinas Pemadam Kebakaran.

- **Standard Operational Procedures (SOP) of Business Continuity Management (BCM)**
BCM SOP is a general guideline in preparing Bank Mandiri to face and protect from various potential financial and non-financial losses that are catastrophic as a result of disaster events. In SOP, inter alia, regulates the risks that have the potential to occur at Bank Mandiri, the causes of risks and how to mitigate them. The BCM SOP was last reviewed on June 8, 2017.
- **Operational Technical Directive (PTO) of Emergency Response Plan (ERP)**
PTO ERP is a component of BCM as a guideline/ guide in maintaining the safety and life safety of all employees, customers, and third parties in the event of disruption/ disaster, including saving important data and Bank assets. ERP procedures are focused on safeguarding and saving lives. PTO ERP is effective from September 4, 2013.

Activities Related to Occupational Safety and Health

Activities Related to Occupational Safety and Health Occupational Safety and Health (K3) is one of the priorities for Bank Mandiri in the effort to create the best, safe and comfortable workplace. In this case, the highest achievement that Bank Mandiri is aiming for is the creation of zero accident rates. To that end, Bank Mandiri has carried out various activity programs by referring to PTO ERP. These activities include: lain:

1. Inspection/inspect building fire protection equipment regularly to ensure that the fire equipment is functioning properly. Checking for Light Fire Extinguishers (APAR) is carried out by Security Officers every 1 (one) month; inspection of Systematic Fire Extinguishers (APAT) and Fire Alarms carried out by the building manager in cooperation with the Fire Department that is conducted every 1 (one) year.
2. Standardize specifications, placement of building safety devices and evacuation routes included in the standard office building renovation manual prepared together with planning consultants which will be reviewed once or once as needed.
3. Delivering emergency information to Employees, Guests and Building Emergency Response Teams through the posters of fire/earthquake emergency evacuation posters, video screening of emergency procedures on internal television media, safety briefings before conducting events and socialization of the functions and roles of emergency response teams conducted every 1 (one) year by inviting speakers from the Fire Department.



Rincian mengenai pelaksanaan kegiatan terkait Keselamatan Pegawai dapat dilihat pada tabel berikut. [GRI 403-5]

Details regarding the implementation of employee safety related activities can be seen in the following table. [GRI 403-5]

Jenis Kegiatan Type of Activity	Target Kegiatan Target of Activity	Peserta Participants
Sosialisasi Keadaan Darurat Emergency Socialization	1 Tahun Sekali Once a year	Pegawai yang ditunjuk sebagai tim tanggap darurat Employees appointed as emergency response teams
Simulasi Evakuasi Keadaan Darurat Emergency Evacuation Simulation	1 Tahun Sekali Once a year	Seluruh pegawai/tim dan penghuni gedung lainnya All employees/teams and other building occupants
Latihan Pemadaman Api Fire Fighting Training	1 Tahun Sekali Once a year	Pegawai yang ditunjuk sebagai tim tanggap darurat Employees appointed as emergency response teams
Latihan Tim Tanggap Darurat Emergency Response Team Training	1 Tahun Sekali Once a year	Tim Tanggap Darurat (ERT) Emergency Response Team (ERT)

Bank Mandiri juga rutin melaksanakan Sosialisasi Keadaan Darurat Gedung baik di Kantor Pusat maupun di Kantor Region, Area dan Cabang. Rincian mengenai pelaksanaan kegiatan Sosialisasi Keadaan Darurat Gedung dapat dilihat pada tabel berikut.

Bank Mandiri also routinely carries out Emergency Building Dissemination both at the Head Office and in the Region, Area and Branch Offices. Details regarding the implementation of the Building Emergency Socialization activity can be seen in the following table.

Tabel Pelaksanaan Sosialisasi Keadaan Darurat Gedung [GRI 403-5]
Table on the Implementation of Building Emergency Socialization [GRI 403-5]

Lokasi Gedung Kantor Office Building Location	Materi Sosialisasi Socialization Material	Waktu Pelaksanaan Implementation Time	Peserta Participants
Kantor Pusat / Headquarters			
1 Plaza Mandiri	Pencegahan dan Kesiapsiagaan Ancaman Bencana Pada Gedung Bertingkat di Masa Pandemi COVID-19 Disaster Threat Prevention and Preparedness in Multi-storey Buildings during the COVID-19 Pandemic	2 Desember 2020 December 2, 2020	138 Peserta 138 Participants
2 Menara Mandiri Jakarta	Fire Drill	17 Oktober 2019*) October 17, 2019*)	75 Floor Captain dari masing-masing unit kerja 75 Floor Captain from each working unit
3 Sentra Mandiri	Management Keselamatan dan Kebakaran Gedung Building Safety and Fire Management	17 Oktober 2019*) October 17, 2019*)	80 Orang 80 People
4 Wisma Mandiri II	• Penyuluhan Tanggap Darurat Bencana Kebakaran • Fire Disaster Emergency Response Counseling	4 Desember 2019*) December 4, 2019*)	58 Orang 58 People
	• Latihan Simulasi kebakaran dengan menggunakan HT • Fire simulation drills using HT	Setiap tiga bulan sekali (2020) Once every three months (2020)	12 Orang 12 People
5 Sentra Mandiri Rempoa	Penyuluhan Tanggap Darurat Bencana Kebakaran Fire Emergency Response Counseling	11 Desember 2020 December 11, 2020	16 Orang 16 People
6 Menara Mandiri Bekasi	Pengetesan, dan Penjelasan Fungsi peralatan Pemadam oleh Dinas Damkar, Vendor Testing and Explanation of the Function of Fire Equipment by the Fire Brigade Service, Vendors	04 September 2020 September 04, 2020	12 orang 12 People

4. Mengadakan pelatihan kesiapan tanggap darurat kepada penghuni gedung, Tim Tanggap Darurat Gedung dan Tim ERP, antara lain, pelatihan pemadaman api, pelatihan bantuan hidup dasar (P3K), pelatihan *first responder* (*search and rescue*) yang dilakukan minimal 1 (satu) tahun sekali. Dengan pelatihan tersebut maka personel bisa lebih sigap dan terlatih seandainya terjadi kedaruratan. Selama tahun 2020, pelatihan yang telah diadakan disajikan dalam tabel berikut:

4. Conduct emergency response preparedness training for building occupants, Building Emergency Response Teams and ERP Teams including fire fighting training, basic life support training (P3K), *first responder* (*search and rescue*) training which is conducted at least once a year. With this training, the personnel can be more alerted and trained in the event of an emergency. Throughout 2020, the training that has been held is presented in the following table:



Tabel Pelaksanaan Pelatihan Tim *Emergency Response* [GRI 403-5]
Table of Emergency Response Team Training Implementation [GRI 403-5]

Jenis Pelatihan Type of Training	Lokasi / Gedung Location / Building	Waktu Pelaksanaan Implementation Time	Peserta Participants
BALAKAR Fire Volunteer Line (BALAKAR)	Plaza Mandiri	5 Desember 2020 December 5, 2020	67 Peserta 67 Participants
		12 Desember 2020 December 12, 2020	60 Peserta 60 Participants
Fire Drill	Menara Mandiri Jakarta	17 Oktober 2019*) October 17, 2019*)	75 Floor Captain dari masing- masing unit kerja 75 Floor Captain from each working unit
BALAKAR Fire Volunteer Line (BALAKAR)	Wisma Mandiri II	26 Desember 2019*) December 26, 2019*)	10 Orang 10 People
BALAKAR Fire Volunteer Line (BALAKAR)	Sentra Mandiri	11 Desember 2020 December 11, 2020	16 orang 16 People
BALAKAR Fire Volunteer Line (BALAKAR)	Menara Mandiri Bekasi	04 September 2020 September 04, 2020	30 orang 30 People

Keterangan/ Information:

*) Tahun 2020 tidak dilakukan dengan pertimbangan kondisi pandemi

*) In 2020 the activity was not carried out with consideration of pandemic conditions

5. Melakukan simulasi evakuasi darurat kebakaran gedung terhadap penghuni gedung untuk mengukur kesiapan Tim Tanggap Darurat dan mengukur lama waktu evakuasi dari lokasi gedung ke titik berkumpul. Pelaksanaan simulasi ini dilakukan setiap 1 (satu) tahun sekali yang dihadiri pula oleh Dinas Pemadam Kebakaran.

5. Conducting an emergency fire evacuation simulation of building occupants to measure the Emergency Response Team's readiness and measure the length of time of evacuation from the building location to the gathering point. The simulation is carried out once every 1 (one) year which is also attended by the Fire Department.

Selain di Kantor Pusat, Perseroan juga rutin melaksanakan Simulasi Evakuasi Darurat Kebakaran Gedung di Kantor Region, Area dan Cabang. Pelaksanaan Simulasi Evakuasi Darurat Kebakaran Gedung selama tahun 2020 disajikan dalam tabel berikut.

In addition to the Head Office, the Company also routinely carries out Emergency Fire Evacuation Simulations in the Regional, Area and Branch Offices. The implementation of Building Fire Emergency Evacuation Simulation during 2020 is presented in the following table.

Tabel Pelaksanaan Simulasi Evakuasi Darurat Kebakaran Gedung [GRI 403-5]
Table of Implementation of Building Fire Emergency Evacuation Simulation [GRI 403-5]

Lokasi Gedung Kantor Office Building Location	Waktu Pelaksanaan Implementation Time	Peserta Participants
1 Plaza Mandiri	15 November 2019*) November 15, 2019*)	Seluruh Penghuni Gedung di Plaza Mandiri All building occupants in Plaza Mandiri
2 Menara Mandiri Jakarta	17 Oktober 2019*) October 17, 2019*)	75 Floor Captain dari masing- masing unit kerja 75 Floor Captain from each working unit
3 Sentra Mandiri	18 Oktober 2019*) October 18, 2019*)	197 Orang 197 People
Wisma Mandiri II	30 Desember 2019*) December 30, 2019*)	120 Orang 120 People
4 Sentra Mandiri Rempoa	12 Desember 2020 December 12, 2020	35 Orang 35 People

Dalam menciptakan tempat kerja yang aman dan nyaman, Bank Mandiri tidak hanya memperhatikan kebutuhan fisik, namun juga dibarengi dengan pemenuhan kebutuhan non-fisik, seperti jaminan kesehatan pegawai. Untuk itu, Bank Mandiri mengikutsertakan seluruh pegawainya menjadi peserta Jaminan Sosial Tenaga Kerja (Jamsostek) melalui BPJS Ketenagakerjaan. Program BPJS Ketenagakerjaan yang diikuti, antara lain, Program Jaminan Hari Tua (JHT), Program Jaminan Kecelakaan Kerja (JKK) dan Program Jaminan Kematian (JK). Sedangkan untuk pegawai yang

In creating a safe and comfortable workplace, Bank Mandiri does not only pay attention to physical needs, but it is also accompanied by meeting nonphysical needs, such as employee health insurance. For this reason, Bank Mandiri included all of its employees to become Workers Social Security (Jamsostek) participants through BPJS Employment. The BPJS Employment Program that was followed, among others, the Pension Plan Insurance Program (JHT), the Work Accident Insurance Program (JKK) and the Death Insurance Program (JK). As for employees who carry out activities



melaksanakan kegiatan Kawal Angkut Uang dan Barang Berharga dilakukan Asuransi Jiwa. Iuran BPJS Ketenagakerjaan yang telah dibayarkan tahun 2020 adalah sebesar Rp411,2 miliar.

Fasilitas Ketenagakerjaan

Pegawai yang *happy, capable, engage* dan *productive* adalah kunci keberhasilan manajemen Bank Mandiri dalam jangka panjang. Untuk mewujudkan kondisi pegawai seperti itu, Bank Mandiri menerapkan pendekatan *Smell of The Place*. Di Bank Mandiri, pendekatan *Smell of The Place* merupakan pengelolaan berbagai elemen kerja fiskal dan emosional agar tercipta suasana kerja yang menyenangkan dan produktif. Dalam konteks inilah, Bank Mandiri menyediakan beragam fasilitas, mulai dari hobi, seni, kesehatan, serta olahraga. Tak hanya itu, Bank Mandiri juga menyediakan berbagai pelatihan, seminar, dan pendidikan untuk meningkatkan kompetensi dan kapabilitas pegawai.

Saat ini, sarana olahraga yang disediakan oleh Bank Mandiri, antara lain, berupa Fitnes Center Mandiri Club dan Club/Komunitas yang dapat menampung hobi olahraga pegawai, antara lain klub futsal, basket, karate, lari, badminton, sepeda, dan masih ada beberapa komunitas lainnya. Sementara itu, sarana hiburan yang bisa dimanfaatkan untuk melepas ketegangan saat istirahat kerja di antaranya berupa kegiatan Mandiri Happy Hours yang diadakan setiap bulan. Bagi pegawai yang ingin melepaskan penat setelah bekerja, Bank Mandiri menyediakan fasilitas ruang bersantai di unit kerja yang dilengkapi dengan karaoke, alat musik, dan sebagainya.

Khusus bagi pegawai yang mengalami masalah kesehatan saat bekerja, Bank Mandiri memiliki fasilitas Klinik Kesehatan dengan peralatan dan tenaga medis yang senantiasa siap melayani. Adapun pegawai yang memiliki anak usia balita, Bank Mandiri telah menyediakan fasilitas penitipan anak bernama Mandiri Daycare. Dengan begitu, pegawai tersebut bisa bekerja tanpa perlu khawatir tentang aktivitas dan pengelolaan anaknya.

Untuk menumbuhkan rasa tenang, pegawai yang menjalani pengobatan, baik rawat inap maupun rawat jalan, Bank Mandiri juga menyediakan anggaran, termasuk untuk penggantian biaya yang dikeluarkan pegawai. Ketentuan rinci mengenai kebijakan tertuang dalam Perjanjian Kerja Bersama (PKB) Tahun 2019-2021, yang telah didaftarkan dan mendapat pengesahan dari Kementerian Ketenagakerjaan Nomor Nomor KEP.277/PHIJSK.PK/PKB/XII/2019 tanggal 23 Desember 2019. Setiap pegawai mendapatkan buku PKB sehingga dapat mengetahui hak-haknya berkaitan dengan K3. (GRI 403-4)

Topik K3 dalam Perjanjian Kerja Bersama

Kesehatan dan Keselamatan Kerja (K3) merupakan tanggung jawab bersama antara manajemen dan pegawai Bank Mandiri. Untuk itu, keduanya sepakat untuk menuangkan topik K3 dalam PKB, yaitu pada Bab 4, Pasal 25 tentang Keselamatan dan Kesehatan Kerja. Pasal ini menjelaskan bahwa untuk melindungi keselamatan dan kesehatan kerja Pegawai guna mewujudkan produktivitas

of escorting money and valuables are given a life insurance. The BPJS Ketenagakerjaan contributions that have been paid in 2020 amounted to Rp411.2 billion .

Employment Facilities

Happy, capable, engaged and productive employees are the key to the long-term success of Bank Mandiri's management. To realize such employee conditions, Bank Mandiri applies the Smell of the Place approach. At Bank Mandiri, the Smell of the Place approach is the management of various elements of fiscal and emotional work in order to create a pleasant and productive work atmosphere. In this context, Bank Mandiri provides a variety of facilities, ranging from hobbies, arts, health, and sports. Not only that, Bank Mandiri also provides various training, seminars, and education to improve employee competency and capability.

Currently, sports facilities provided by Bank Mandiri include, among others, the Mandiri Club Fitness Center and Club / Community that can accommodate employee sports hobbies, including futsal, basketball, karate, running, badminton, bicycle, and there are still several other communities. Meanwhile, entertainment facilities that can be used to release tension during work breaks include Mandiri Happy Hours activities that are held every month. For employees who want to let go of fatigue after work, Bank Mandiri provides facilities to relax in work units equipped with karaoke, musical instruments, and so on.

Especially for employees who experience health problems while working, Bank Mandiri has a Health Clinic facility with equipment and medical personnel who are always ready to serve. As for employees who have children under the age of five, Bank Mandiri has provided a day care facility called Mandiri Daycare. That way, the employee can work without having to worry about the activities and management of his child.

To foster a sense of calm, employees who undergo treatment, both inpatient and outpatient, Bank Mandiri also provides a budget, including for reimbursement of costs incurred by employees. Detailed provisions regarding the policies contained in the 2019-2021 Joint Work Agreement (PKB), which have been registered and approved by the Ministry of Manpower Number KEP.277/PHIJSK.PK/PKB/XII/2019 date December 23, 2019. Every employee gets a PKB book so they can know their rights related to K3. (GRI 403-4)

K3 Topic in Collective Labor Agreements

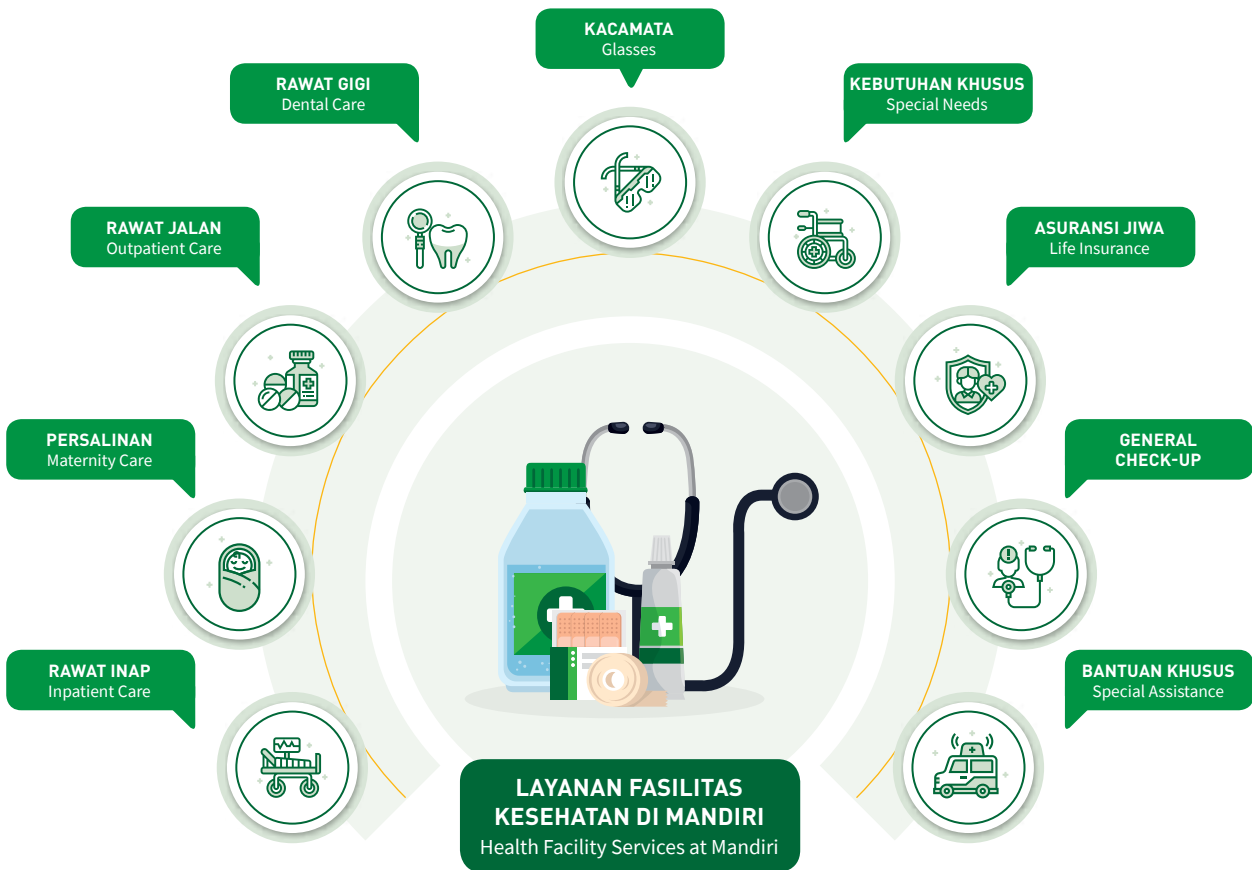
Occupational Health and Safety (K3) is a joint responsibility between the management and employees of Bank Mandiri. For this reason, both of them agreed to put the K3 topic in the PKB, namely in Chapter 4, Article 25 about Occupational Health and Safety. This article explains that in order to protect the occupational safety and health of employees to achieve optimal



kerja yang optimal, Bank Mandiri mengupayakan keselamatan dan kesehatan kerja sesuai peraturan perundang-undangan yang berlaku. Selanjutnya, untuk fasilitas kesehatan yang diperoleh oleh pegawai diuraikan dalam Bab 7, Pasal 37 tentang Fasilitas Kesehatan. (GRI 403-4)

work productivity, Bank Mandiri strives for occupational safety and health in accordance with applicable laws and regulations. Furthermore, health facilities obtained by employees are described in Chapter 7, Article 37 concerning Health Facilities. (GRI 403-4)

Layanan Fasilitas Kesehatan di Mandiri [GRI 403-6]
Health Facility Services at Mandiri [GRI 403-6]



Kepedulian Bank Mandiri terhadap kesehatan pegawai juga ditunjukkan dengan adanya paket General Check Up. Paket ini berlaku untuk seluruh pegawai bank di setiap level dengan usia ≥ 40 tahun. Frekuensi General Check Up adalah sebagai berikut:

- pegawai pimpinan 1 tahun sekali
- pegawai pelaksana 2 tahun sekali

Bank Mandiri's concern for employee health is also demonstrated by the General Check Up package. This package is valid for all bank employees at every level with age ≥ 40 years. The frequency of General Check Up is as follows:

- employee of the direction for once a year
- executive employees for every two years



Sementara itu, untuk meningkatkan kesejahteraan dan memotivasi pegawai, maka manfaat fasilitas kesehatan pegawai selalu di-review demi penyempurnaannya melalui Mandiri Health dan Mandiri Inhealth. Mandiri Health adalah program *Human Capital* untuk memfasilitasi kesehatan pegawai Bank Mandiri; sedangkan Mandiri Inhealth adalah anak perusahaan Bank Mandiri dalam penyedia jasa fasilitas kesehatan pegawai Bank Mandiri.

Meanwhile, to improve welfare and motivate employees, the benefits of employee health facilities are always reviewed for improvement through Mandiri Health and Mandiri Inhealth. Mandiri Health is a Human Capital program to facilitate the health of Bank Mandiri employees; while Mandiri Inhealth is a subsidiary of Bank Mandiri in providing Bank Mandiri employee healthcare facilities.

Jejak Langkah Layanan Kesehatan Bank Mandiri Footprint of Bank Mandiri Health Services

Tahun Year	Jejak Langkah Footprint
2012	Peralihan fasilitas dari swakelola ke asuransi. Transition of facilities from self-management to insurance.
2013	Peningkatan limit tahunan fasilitas kesehatan. Improvement of annual limit for health facilities.
2014	Penambahan fasilitas untuk anak pegawai wanita. Addition of facilities for female employees' children.
2015	Penyempurnaan limit manfaat rawat jalan dan rawat gigi. Completion of limits on outpatient and dental benefits.
2016	Peningkatan limit rawat jalan, rawat inap dan persalinan. Improvement in outpatient, inpatient and childbirth limits.
2017	Penyempurnaan manfaat rawat jalan, rawat inap, persalinan caesar, promotif dan preventif. Improvement in the benefits of outpatient, inpatient, caesarean delivery, promotive and preventiv
2018	Penyempurnaan manfaat inap, rawat jalan, rawat gigi, preventif, dan benefit pegawai sehat, apresiasi kepada pegawai dan keluarga yang tidak melakukan klaim kesehatan sama sekali/nihil atau klaim kesehatan dengan nilai < Rp1 juta. Improvisation of the benefits of hospitalization, outpatient care, dental care, prevention, and the benefits of healthy employee, appreciation to employees and families who do not make health claims at all/nothing or health claims with a value of <Rp1 million
2019	Penyempurnaan manfaat rawat inap, limit kacamata, pendaftaran suami pegawai wanita (syarat dan ketentuan berlaku), dan benefit pegawai sehat (apresiasi kepada pegawai dan keluarga yang tidak melakukan klaim kesehatan sama sekali/nihil atau klaim kesehatan dengan nilai <Rp1 juta). Improvement of inpatient benefits, eyeglass limits, registration of female employees' husbands (terms and conditions apply), and health employee benefits (appreciation for employees and families who did not take health claims at all or health claims with a value of <IDR 1 million).
2020	Penyempurnaan limit manfaat rawat jalan dan limit rawat gigi. Improvement of outpatient benefits limits and dental care limits.

Kecelakaan Kerja Nihil

Komitmen Bank Mandiri bersama segenap Insan Perseroan untuk mewujudkan tempat kerja terbaik, yang sehat dan aman, membawa hasil dengan tidak adanya kecelakaan kerja (zero accident) maupun penyakit akibat kerja selama tahun 2020. Pencapaian ini sesuai dengan target yang telah ditetapkan sebelumnya, dan melanjutkan pencapaian tahun sebelumnya. (GRI 103-3)

Zero work accident

The commitment of Bank Mandiri with all the Company's personnel to create the best workplace, which was healthy and safe, brought results with no work accidents (zero accident) or occupational disease during 2020. This achievement is in accordance with the predetermined targets, and continues the achievements of the previous year. (GRI 103-3)



Layanan Terbaik Untuk Mewujudkan Loyalitas Nasabah

Best Service to Realize Customer Loyalty

Nasabah merupakan salah satu pemangku utama bagi Bank Mandiri. Keberadaan mereka sangat menentukan perkembangan dan keberlangsungan Perusahaan. Semakin besar jumlah nasabah, maka keberlangsungan usahanya akan lebih terjamin. Begitu pula sebaliknya. Becermin pada pentingnya nasabah, maka Bank Mandiri terus berupaya untuk memberikan produk dan layanan terbaik dan setara kepada seluruh nasabah tanpa terkecuali. Melalui upaya itu, Perseroan berharap mampu mempertahankan, bahkan meningkatkan kepercayaan para nasabah, yang berhulu pada terwujudnya kepuasan dan loyalitas di antara mereka. (GRI 103-1)

Dalam upaya memberikan layanan terbaik, selama tahun 2020, Bank Mandiri mengeluarkan berbagai program dan inovasi untuk nasabah. Di antaranya, Program Nabung Cerdas 2020, yang berlaku mulai 1 April 2020; Program Mandiri e-Kado 2020; Program Nabung Untung 2020; Program Semarak Rekening Merdeka - Mandiri Agen 2020; dan sebagainya. [F.26]

Seperti produk dan layanan yang sudah ada sebelumnya, Bank Mandiri senantiasa memberikan informasi yang jelas mengenai produk dan inovasi yang dilakukan sehingga nasabah merasa aman dengan pilihannya. Dengan demikian, selama tahun pelaporan, tidak terdapat dampak negatif atas produk dan jasa yang dikeluarkan Bank Mandiri. Selain itu, juga tidak terdapat produk dan layanan yang ditarik atau dibatalkan karena alasan tertentu. [F.27][F.28][F.29]

Upaya lain untuk menjaga kepercayaan dan loyalitas nasabah adalah senantiasa memberikan perlindungan kepada nasabah – termasuk menjaga kerahasiaan data, serta menyediakan saluran/ akses pengaduan dan memberikan solusi segera. Sementara itu, untuk mengukur kepercayaan serta kepuasan nasabah, Bank Mandiri secara berkala melakukan survei kepuasan nasabah. (GRI 103-2)

Komitmen Bank Mandiri dalam memberikan layanan dan produk terbaik, serta setara kepada seluruh nasabah merupakan implementasi dan ketaatan terhadap berbagai regulasi perlindungan nasabah sebagai konsumen. Regulasi itu, antara lain, Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, Undang-Undang Republik Indonesia No. 8 Tahun 1999 tentang Perlindungan Konsumen, dan Undang-Undang No.10 Tahun 1998 tentang Perbankan. (GRI 103-2) [F.17]

Customers become one of the main stakeholders for Bank Mandiri. Their existence greatly determines the development and sustainability of the Company. The greater the number of customers, the more secure the sustainability of the business will be, and vice versa. Reflecting on the importance of customers, Bank Mandiri continues to strive to provide the best and equal products and services to all customers without exception. Through these efforts, the Company hopes to be able to maintain, even increase the trust of its customers, which leads to the realization of satisfaction and loyalty among them. (GRI 103-1)

In an effort to provide the best service, during 2020, Bank Mandiri launched various programs and innovations for customers. Among them, Smart Savings Program 2020, which starts April 1, 2020; Mandiri e-Kado Program 2020; Nabung Untung (Saving Profit) Program 2020; Mandiri Agents- Semarak Rekening Merdeka Program 2020; etc. [F.26]

As with existing products and services, Bank Mandiri always provides clear information about the products and innovations made so that customers feel safe with their choices. Thus, during the reporting year, there were no negative impacts on products and services issued by Bank Mandiri. In addition, there are also no products and services that are withdrawn or canceled for some reason. [F.27] [F.28] [F.29]

Another effort to maintain customer trust and loyalty is to always provide protection to customers - including maintaining data confidentiality, as well as providing channels / access to complaints and providing immediate solutions. Meanwhile, to measure customer trust and satisfaction, Bank Mandiri periodically conducts customer satisfaction surveys. (GRI 103-2)

Bank Mandiri's commitment to providing the best services and products, as well as being equal to all customers, becomes the implementation and adherence to various customer protection regulations as consumers. These regulations, among others, are the Financial Services Authority Regulation No. 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services Sector, Law of the Republic of Indonesia No. 8 of 1999 concerning Consumer Protection, and Law No.10 of 1998 concerning Banking. (GRI 103-2) [F.17]



Mekanisme Pengaduan Keluhan [F.24]

Penyediaan saluran pengaduan merupakan salah satu cara dan bentuk pelayanan Bank Mandiri kepada nasabah. Dengan saluran yang ada, mereka bisa menyampaikan keluhan atau pengaduan yang dialaminya sehingga diperoleh solusi terbaik secepatnya. Sulit dimungkiri bahwa kecepatan dan kesigapan merespons pengaduan menjadi sangat penting di saat penggunaan media sosial begitu dominan saat ini.

Komitmen Bank Mandiri untuk memberikan saluran pengaduan diwujudkan dengan membentuk unit kerja khusus, yakni *Customer Care Group*. Untuk memberikan kualitas layanan terbaik, unit ini bekerja sesuai dengan kebijakan dan standar operasional yang komprehensif dan profesional. Salah satu standar tersebut adalah Peraturan Bank Indonesia (PBI) No.10/10/PBI/2008 tentang Perlindungan Nasabah. Selain itu, dalam menjalankan tugasnya, *Customer Care Group* juga harus memastikan bahwa semua pengaduan telah diselesaikan sesuai dengan *Service Level Agreement (SLA)* yang telah ditetapkan. Khusus mengenai pengaduan yang disampaikan nasabah melalui media massa, *Customer Care Group* akan berkoordinasi dengan *Corporate Secretary Group* guna memantau tanggapan atas pengaduan di media tersebut. (GRI 103-2)

Sebagai bentuk tanggung jawab Bank Mandiri terhadap pengaduan nasabah, maka seluruh pengaduan yang masuk akan didokumentasikan ke dalam sistem pencatatan pengaduan nasabah, yakni CRM @Branch. Setelah pengaduan diterima, unit terkait melakukan evaluasi pengaduan nasabah melalui proses penanganan pengaduan nasabah berdasarkan alur proses penanganan pengaduan nasabah.

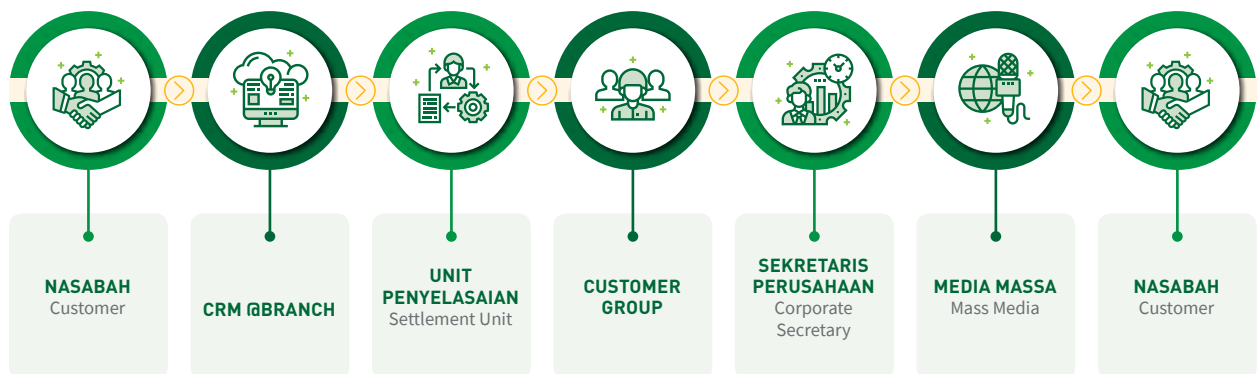
Complaints Mechanism [F.24]

The provision of complaint channels is one of the ways and forms of Bank Mandiri services to customers. With the existing channels, they can submit complaints or complaints that they experience so that the best solution is obtained as soon as possible. It is difficult to deny that the speed and readiness of responding to complaints is very important at a time when the use of social media is so dominant today.

Bank Mandiri's commitment to providing channels for complaints is manifested by establishing a special work unit, namely the Customer Care Group. To provide the best quality service, this unit works in accordance with comprehensive and professional operational policies and standards. One of these standards is Bank Indonesia Regulation (PBI) No.10 / 10 / PBI / 2008 concerning Customer Protection. In addition, in carrying out its duties, the Customer Care Group must also ensure that all complaints have been resolved in accordance with the Service Level Agreement (SLA) that has been determined. Especially regarding complaints submitted by customers through the mass media, the Customer Care Group will coordinate with the Corporate Secretary Group to monitor responses to complaints in the media. (GRI 103-2)

As a form of Bank Mandiri's responsibility for customer complaints, all incoming complaints will be documented in the customer complaint recording system, namely CRM @Branch. After the complaint is received, the related unit evaluates the customer complaint through the customer complaint handling process based on the customer complaint handling process flow.

Alur Proses Pengaduan Nasabah Customer Complaint Process Flow





Saluran Pengaduan

Bank Mandiri membuka diri terhadap nasabah untuk menyampaikan keluhan dan pengaduan dengan menciptakan sistem “Welcome Complaint.” Melalui sistem ini, nasabah bisa menyampaikan keluhan, pengaduan, saran, atau kritik lewat berbagai media, yaitu:

1. Mandiri Call Layanan 24 jam di nomor 14000.
2. Situs www.bankmandiri.co.id dengan memilih menu “contact us”.
3. Email: mandiricare@bankmandiri.co.id
4. Akun Twitter: @mandiricare
5. Akun Facebook: “Mandiri Care”.
6. Telegram, di nomor 0811-84-14000 (Telkomsel)
7. Surat resmi yang ditujukan kepada Bank Mandiri, baik yang diantar langsung, dikirim melalui pos maupun faksimile.
8. Inisiatif untuk datang langsung ke kantor cabang Bank Mandiri yang tersebar di seluruh Indonesia.

Jumlah Pengaduan

Hingga akhir tahun 2020, Bank Mandiri menerima pengaduan sebanyak 692.998 pengaduan, naik dibandingkan tahun sebelumnya, dengan pengaduan sebanyak 588.913. Peningkatan terjadi seiring dengan penambahan fitur transaksi yang diberikan kepada nasabah di 2020, di antaranya: (GRI 103-3)

- a. Top-Up eMoney via Mandiri Online (Android maupun iOS)
- b. QRIS Payment
- c. Mandiri Direct Debit/transaksi e-Commerce

Sementara itu, outstanding pengaduan (pengaduan sedang dalam proses penyelesaian) berjumlah 9.210 merupakan pengaduan yang ter-create di tahun 2020 dan masih dalam SLA penyelesaian pengaduan. Sedangkan pengaduan sebelum tahun 2020 sudah berhasil diselesaikan.

Tabel Pengaduan Nasabah dan Penyelesaian 2015-2020
Table of Customer Complaints and Settlements 2015-2020

Jenis Pengaduan Nasabah	2020	2019	2018*	2017	2016	2015	Types of Customer Complaints
Bunga/Bagi Hasil/Margin Keuntungan	56	14	8	4	8	34	Interest / Profit Sharing / Profit Margin
Denda/Penalti	20	45	14	7	31	90	Fines / Penalties
Biaya Administrasi/Provisi/Transaksi	170	133	85	107	81	156	Administration / Provision / Transaction Fees
Kegagalan/Keterlambatan Transaksi	665.196	566.809	482.297	312.740	209.879	295.027	Transaction Failure / Delay
Jumlah Tagihan/Saldo Rekening	26.739	26.143	18.733	17.058	11.625	236	Amount of Bill / Account Balance
Lain-lain	97	141	175	239	5.173	9.883	Other
Total	692.998	593.285	501.312	330.155	226.797	305.426	Total
Sedang Dalam Proses Penyelesaian	9.210	4.372	0	0*	0*	0	Currently in the Process of Completion
Telah Diselesaikan	683.788	588.913	501.312	330.155*	226.797*	305.426	Has been resolved

*disajikan kembali / restated

Complaint Channels

Bank Mandiri opens up to customers to submit complaints and complaints by creating a “Welcome Complaint” system. Through this system, customers can submit complaints, complaints, suggestions, or criticisms through various media, namely:

1. Mandiri Call Service 24 hours at 14000.
2. www.bankmandiri.co.id site by selecting the “contact us” menu.
3. Email: mandiricare@bankmandiri.co.id
4. Twitter account: @mandiricare
5. Facebook account: “Mandiri Care”.
6. Telegram, at number 0811-84-14000 (Telkomsel)
7. Official letters addressed to Bank Mandiri, whether delivered in person, sent by post or facsimile.
8. The initiative to come directly to Bank Mandiri branch offices throughout Indonesia.

Number of Complaints

Until the end of 2020, Bank Mandiri received as many as 692,998 complaints, increased compared to the previous year, with a total of 588,913 complaints. The increase occurred with the addition transaction features provided to customers in 2020, including: (GRI 103-3)

- a. Top-Up eMoney via Mandiri Online (Android or iOS)
- b. QRIS Payment
- c. Mandiri Direct Debit / e-Commerce transactions

Meanwhile, the outstanding complaints (complaints currently in the process of being resolved) totaled 9,210 complaints in 2020 and were still in the SLA for complaint resolution. Meanwhile, complaints before 2020 had been successfully resolved.



Terhadap banyaknya pengaduan terkait kegagalan atau keterlambatan transaksi, Bank Mandiri telah melakukan berbagai langkah penyesuaian melalui:

1. Inisiatif perbaikan dari Unit Kerja Analisa *Monitoring*.
2. Perbaikan dengan mendasarkan pada hasil audit.
3. Perbaikan dengan mendasarkan pada hasil *benchmark* terhadap Bank/perusahaan jasa lain.
4. Usulan dari Unit Kerja lainnya.

Survei Kepuasan Nasabah [F.30]

Untuk mengetahui sejauh mana tingkat kepuasan nasabah, Bank Mandiri bekerjasama dengan PT Kadence International melaksanakan Customer Satisfaction Survey Tahun 2020. Melalui survei tersebut diperoleh 2 (dua) nilai yaitu Customer Satisfaction Score (CSAT) dan Net Promotor Score (NPS). Metode survei yang digunakan adalah Computer-Assisted Telephone Interviewing (CATI). Adapun hasil dari survei tersebut menunjukkan bahwa secara overall penilaian CSAT dan NPS Bank Mandiri di tahun 2020 lebih tinggi dibandingkan dengan angka industri perbankan seperti yang dapat dilihat pada tabel berikut:

Tabel Hasil Customer Satisfaction Survey Contact Point Cabang dan e-Banking
Table of Results of Customer Satisfaction Survey of Branch and e-Banking Contact Points

Contact Point	CSAT		NPS	
	Bank Mandiri	Industri / Industry	Bank Mandiri	Industri / Industry
Layanan Cabang Branch Services	86,13	85,02	52	35
e-Banking	85,54	84,99	36	31
Overall	85,55	84,78	50	35

Privasi dan Perlindungan Nasabah

Perkembangan teknologi terkini menuntut industri perbankan untuk menghadirkan layanan yang serba cepat dan mudah bagi nasabah. Tuntutan itu dijawab oleh perbankan, antara lain, dengan menyediakan berbagai fitur layanan digital sehingga nasabah dapat mengakses layanan keuangan di berbagai media di manapun berada.

Walau memberikan banyak kemudahan kepada nasabah, Bank Mandiri menyadari adanya peningkatan risiko keamanan siber terhadap sistem keuangan yang dimilikinya. Sebab itu, pengelolaan data nasabah perlu ditangani dengan baik sebagai bentuk perlindungan kepada nasabah.

Risiko keamanan siber yang mungkin terjadi terhadap sistem perbankan, antara lain, pencurian/kehilangan/penyalahgunaan/pengungkapan data informasi pelanggan. Jika tidak dilakukan upaya perlindungan yang maksimal sehingga terjadi insiden terkait keamanan siber, hal itu dapat menimbulkan risiko reputasi, hukum dan kerugian finansial. Sebaliknya, jika pengelolaan *cyber security* dilakukan dengan baik, hal itu mampu menjaga keberlanjutan operasional secara umum dan secara khusus menjaga keberlanjutan tingkat kepercayaan nasabah yang didominasi *high technology customer*.

To the many complaints related to failure or delay in transactions, Bank Mandiri has taken various adjustment steps through:

1. Improvement initiatives from the Monitoring Analysis Unit.
2. Improvements based on audit results.
3. Improvements based on benchmark results against other banks / service companies.
4. Recommendations from other work units.

Customer Satisfaction Survey [F.30]

To find out the level of customer satisfaction, Bank Mandiri in collaboration with PT Kadence International implemented the 2020 Customer Satisfaction Survey involving. The survey obtained 2 (two) values, namely the Customer Satisfaction Score (CSAT) and the Net Promotor Score (NPS). The survey method used was Computer-Assisted Telephone Interviewing (CATI). The results of the survey showed that overall Bank Mandiri CSAT and NPS assessments in 2020 were higher than the banking industry figures as can be seen in the following table:

Customer Privacy and Protection

The latest technological developments require the banking industry to provide fast and easy-paced services for customers. This demand was answered by banks, among others, by providing various digital service features so that customers can access financial services in various media wherever they are.

Despite providing many conveniences for customers, Bank Mandiri is aware of the increasing risk of cybersecurity to its financial system. Therefore, customer data management needs to be handled properly as a form of protection for customers.

Cyber security risks that may occur in the banking system include theft / loss / misuse / disclosure of customer information data. If maximum protection measures are not taken, resulting in a cybersecurity-related incident, it can create reputational, legal and financial loss risks. Conversely, if cyber security is managed properly, it will be able to maintain operational sustainability in general and in particular to maintain the level of customer trust, which is dominated by high technology customers.



Untuk memberikan perlindungan terbaik, sekaligus meminimalkan risiko keamanan siber, sejak tahun 2018, Bank Mandiri membentuk *Office of Chief of Information and Security Officer (CISO Office)*. Secara umum, *CISO Office* bertanggung jawab terhadap keamanan informasi Bank Mandiri, baik dari sisi pendefinisian strategi, implementasi inisiatif, penyusunan dan sosialisasi kebijakan serta standar prosedur, keterlibatan dalam proses perencanaan dan pengembangan TI hingga penanganan insiden terkait keamanan informasi yang mencakup proteksi, deteksi, respon, dan pemulihan (*recovery*) terkait *cyber security*.

Dalam upaya meminimalkan risiko keamanan siber, selama tahun 2020, Bank Mandiri telah mengirim pegawainya di bidang IT untuk mengikuti berbagai pelatihan. Pelatihan yang diikuti, antara lain, *Implementing Cyber Security to Securing Your Organization*, *Cyber Security Bootcamp*, *Certified Information Security System* dan *Certified Information Security Manager*. Total pegawai IT yang mengikuti pelatihan selama tahun pelaporan tercatat sebanyak 99 orang (*classroom & virtual classroom*).

Selain melakukan perlindungan nasabah dari sisi internal seperti tersebut di atas, Bank Mandiri juga memberikan perlindungan serupa dari sisi eksternal, antara lain, memberikan pemahaman tentang pentingnya perlindungan data kepada para nasabah. Pemahaman itu misalnya terkait OTP dan PIN yang sangat rahasia sehingga tidak boleh diberikan kepada siapapun.

Untuk memberikan perlindungan terbaik, implementasi teknologi informasi (TI) untuk pengamanan data nasabah juga terus disempurnakan, melalui:

- *Threat intelligence* yang berfungsi untuk melindungi sistem TI dari *cyber attack* dan *phishing*.
- *Security awareness* dan *data leakage protection* guna menjamin keamanan dan kerahasiaan data di internal perusahaan.
- Peningkatan keamanan *e-channel*.
- Implementasi standar *National Standard Indonesian Chip Card Specification (NSICCS)* pada kartu Mandiri debit dan mesin ATM Mandiri untuk menjamin keamanan nasabah selama bertransaksi menggunakan kartu debit. Pengamanan fisik mesin ATM Mandiri juga ditingkatkan dengan melengkapi PIN Bezel dan pemasangan CCTV ATM di seluruh mesin ATM Mandiri demi kenyamanan dan keamanan data nasabah dalam bertransaksi.

Secara lebih khusus, Bank Mandiri telah melakukan berbagai inisiatif untuk memberikan perlindungan terhadap keamanan data nasabah selama tahun 2020. Untuk memberikan perlindungan yang lebih sempurna, inisiatif serupa juga dilakukan pada tahun-tahun mendatang. Inisiatif yang telah dan akan dilakukan Bank Mandiri terkait perlindungan nasabah adalah sebagai berikut: (FN-CB-230a.2)

To provide the best protection, while minimizing cybersecurity risks, since 2018, Bank Mandiri has established the Office of Chief of Information and Security Officer (CISO Office). In general, the CISO Office is responsible for the information security of Bank Mandiri, both in terms of defining strategies, implementing initiatives, formulating and disseminating policies and standard procedures, being involved in the IT planning and development process to handling incidents related to information security which includes protection, detection, response, and recovery (recovery) related to cyber security.

In an effort to minimize cybersecurity risks, during 2020, Bank Mandiri sent employees in the IT field to attend various trainings. The training that was followed, among others, *Implementing Cyber Security to Securing Your Organization*, *Cyber Security Bootcamp*, *Certified Information Security System* dan *Certified Information Security Manager*. The total number of IT staff who attended the training during the reporting year was recorded as 39 people (*classroom & virtual classroom*).

Apart from carrying out customer protection from the internal side as mentioned above, Bank Mandiri also provides similar protection from the external side, among others, by providing an understanding of the importance of data protection for customers. This understanding, for example, is related to OTP and PIN which are very confidential so that they cannot be given to anyone.

To provide the best protection, the implementation of information technology (IT) to safeguard customer data is also continuously improved, through:

- *Threat intelligence* which serves to protect IT systems from cyber-attacks and phishing.
- *Security awareness* and *data leakage protection* to ensure the security and confidentiality of data within the company.
- Increased *e-channel* security.
- Implementation of the *National Standard Indonesian Chip Card Specification (NSICCS)* standard on Mandiri debit cards and Mandiri ATM machines to ensure customer security during transactions using debit cards. Physical security for Mandiri ATM machines is also enhanced by completing Bezel PINs and installing CCTV ATMs in all Mandiri ATM machines for the convenience and security of customer data in transactions.

More specifically, Bank Mandiri has taken various initiatives to provide protection for customer data security during 2020. To provide more perfect protection, similar initiatives will also be carried out in the coming years. The initiatives that have been and will be carried out by Bank Mandiri regarding customer protection are as follows: (FN-CB-230a.2)



Kapabilitas Capability	Inisiatif 2020 Initiatives 2020	Inisiatif 2021 Initiatives 2021
<i>Data Security Policy</i>	<p><i>Review ketentuan pengamanan data sesuai dengan data lifecycle (create, access, use, store, share & disposal) terutama dalam menjaga kerahasiaan data sensitive nasabah minimal 1x/tahun</i></p> <p><i>Review data security provisions in accordance with the data lifecycle (create, access, use, store, share & disposal), especially in maintaining the confidentiality of sensitive customer data at least once / year</i></p>	
<ul style="list-style-type: none"> • Perlindungan data/ informasi pribadi nasabah • Prorsedur untuk memodifikasi data • Protection of customer personal data / information • Procedures for modifying data 	<ul style="list-style-type: none"> • Implementasi UU perbankan & regulasi terkait yang menyatakan bahwa Bank dilarang dengan cara apapun, memberikan data dan/atau informasi pribadi nasabah kepada Pihak Eksternal kecuali terdapat persetujuan tertulis atau diwajibkan per-UU-an dan review minimal 1 kali setahun • Ketentuan terkait perubahan data nasabah diatur dalam Petunjuk Teknis Operasional yang di review minimal 1 kali setahun • Implementation of banking laws & related regulations which state that Banks are prohibited in any way, providing customer personal data and / or information to external parties unless there is written approval or required by law and review at least once a year • Provisions regarding changes to customer data are regulated in the Technical Operational Guidelines, which are reviewed at least once a year 	
<p>Tindak lanjut Audit (Internal & External)</p> <p>Audit follow-up (Internal & External)</p>	<ul style="list-style-type: none"> • Assessment ISO17025 • BAU: Tindak lanjut hasil audit (internal, eksternal, regulator) 1x/thn • BAU: Pengelolaan manajemen risiko terkait pengamanan informasi • ISO17025 assessment • BAU: Follow-up audit results (internal, external, regulator) 1x / year • BAU: Risk management related to information security 	<ul style="list-style-type: none"> • Training ISO17025 • BAU: Tindak lanjut hasil audit (internal, eksternal, regulator) 1x/thn • BAU: Pengelolaan manajemen risiko terkait pengamanan informasi • ISO17025 Training • BAU: Follow-up audit results (internal, external, regulator) 1x / year • BAU: Risk management related to information security
<i>IT Committee</i>	<p><i>Komite yang berwenang memutus isu strategis termasuk manajemen data, dilaksanakan minimal 1 kali setahun</i></p> <p><i>The committee which is authorized to decide on strategic issues including data management, is held at least once a year</i></p>	
<ul style="list-style-type: none"> • <i>Security Policy & Standard terkait security awareness</i> • <i>Employee training plan</i> • Security Policy & Standard related to security awareness • Employee training plan 	<ul style="list-style-type: none"> • <i>Review rutin ketentuan terkait pelaksanaan security awareness, minimal 1 kali setahun</i> • <i>People Development Plan terkait IT Security min 45 pegawai</i> • Routine review of provisions related to security implementation awareness, at least once a year • People Development Plan related to IT Security, min 45 employees 	
<p><i>Data security protection (masking, encryption, disposal, dan lain-lain)</i></p> <p><i>Data security protection (masking, encryption, disposal, and other)</i></p>	<p><i>Data Protection & Endpoint Security melalui implementasi & pengembangan teknologi Secure File Sharing & Cloud Security</i></p> <p><i>Data Protection & Endpoint Security through technology implementation & development in Secure File Sharing & Cloud Security.</i></p>	<p><i>Data Protection & Endpoint Security melalui konsultasi Data Access Governance & Database Monitoring.</i></p> <p><i>Data Protection & Endpoint Security through consultation on Data Access Governance & Database Monitoring.</i></p>



Kapabilitas Capability	Inisiatif 2020 Initiatives 2020	Inisiatif 2021 Initiatives 2021
<p><i>Access Management (access matrix, privileged access, dual control, SoD)</i></p>	<p><i>Single Identity Management Platform</i> melalui implementasi teknologi:</p> <ul style="list-style-type: none"> • <i>Customer Identity Access Management</i> • <i>Identity Access Management & single sign on</i> • <i>Privileged Access Management</i> untuk server • <i>Mobile Device Management</i> • <i>Virtual Private Network</i> <p><i>Single Identity Management Platform</i> through implementation technology:</p> <ul style="list-style-type: none"> • <i>Customer Identity Access Management</i> • <i>Identity Access Management & single sign on</i> • <i>Privileged Access Management</i> for server • <i>Mobile Device Management</i> • <i>Virtual Private Network</i> 	<p><i>Single Identity Management Platform</i> melalui implementasi teknologi:</p> <ul style="list-style-type: none"> • <i>Customer Identity Access Management</i> • <i>Identity Access Management</i> • <i>Privileged Access Management</i> untuk <i>network devices</i> • <i>Mobile Device Management</i> • <i>Virtual Private Network</i> <p><i>Single Identity Management Platform</i> through implementation technology:</p> <ul style="list-style-type: none"> • <i>Customer Identity Access Management</i> • <i>Identity Access Management & single sign on</i> • <i>Privileged Access Management</i> for <i>network devices</i> • <i>Mobile Device Management</i> • <i>Virtual Private Network</i>
<p><i>Ops Risk Management Tools</i></p>	<p>Implementasi perangkat <i>Operational Risk Management System</i>:</p> <ul style="list-style-type: none"> • <i>Key Risk Indicator (KRI)</i> • <i>Issues & Actions Management (IAM)</i> • <i>Risk Register (exception management)</i> • <i>Risk Control Self Assessment (RCSA)</i> • <i>Loss Event Database (LED)</i> <p>Implementation of <i>Operational Risk Management System</i> tools:</p> <ul style="list-style-type: none"> • <i>Key Risk Indicator (KRI)</i> • <i>Issues & Actions Management (IAM)</i> • <i>Risk Register (exception management)</i> • <i>Risk Control Self-Assessment (RCSA)</i> • <i>Loss Event Database (LED)</i> 	<p>Implementasi perangkat <i>Operational Risk Management System</i>:</p> <ul style="list-style-type: none"> • <i>Key Risk Indicator (KRI)</i> • <i>Issues & Actions Management (IAM)</i> • <i>Risk Register (exception management)</i> • <i>Risk Control Self Assessment (RCSA)</i> • <i>Loss Event Database (LED)</i> <p>Pelaksanaan <i>risk management</i> di atas dilakukan melalui pelaporan LPRO CISO tepat waktu</p> <p>Implementation of <i>Operational Risk Management System</i> tools:</p> <ul style="list-style-type: none"> • <i>Key Risk Indicator (KRI)</i> • <i>Issues & Actions Management (IAM)</i> • <i>Risk Register (exception management)</i> • <i>Risk Control Self-Assessment (RCSA)</i> • <i>Loss Event Database (LED)</i> <p>The implementation of <i>risk management</i> above was carried out through timely reporting of LPRO CISO</p>
<ul style="list-style-type: none"> • <i>Third-party risk assessment</i> • <i>Phishing drill tools</i> 	<ul style="list-style-type: none"> • Pelaksanaan <i>risk assessment</i> terhadap penyedia jasa TI yang bekerjasama dengan Bank, minimal 1 kali setahun • <i>Piloting phishing drill tools</i> untuk melakukan monitoring & analisa tingkat <i>security awareness</i> kepada sample 100 pegawai BMRI • Implementing a <i>risk assessment</i> of IT service providers in collaboration with the Bank, at least once a year • <i>Piloting phishing drill tools</i> to monitor & analyze the level of <i>security awareness</i> on a sample of 100 BMRI employees 	<ul style="list-style-type: none"> • Pelaksanaan <i>risk assessment</i> terhadap penyedia jasa TI yang bekerjasama dengan Bank, minimal 1 kali setahun • Implementasi <i>phishing drill tools</i> untuk melakukan monitoring & analisa tingkat <i>security awareness</i> kepada sample 300 pegawai Dir TIF • Implementing a <i>risk assessment</i> of IT service providers in collaboration with the Bank, at least once a year • Implementing <i>phishing drill tools</i> to perform monitoring & analysis of the level of <i>security awareness</i> to a sample of 300 TIF employees
<p><i>Secure data handling throughout data lifecycle (create, access, use, store, share & disposal)</i></p>	<p>Operasional dari <i>Data Protection & Endpoint Security</i> untuk mencegah pengiriman data sensitive ke luar jaringan Bank secara <i>end-to-end</i></p> <p>Operations of <i>Data Protection & Endpoint Security</i> to prevent end-to-end sending of sensitive data outside the Bank's network</p>	<p>Penguatan & optimalisasi operasional dari <i>Data Protection & Endpoint Security</i> untuk mencegah pengiriman data sensitive keluar jaringan Bank</p> <p>Strengthening & operational optimization of <i>Data Protection & Endpoint Security</i> to prevent sensitive data transmission outside the Bank's network</p>
<p><i>Channels provided to manage individuals data</i></p>	<p>Perubahan data nasabah dimungkinkan melalui beberapa <i>channel Customer Service (Branch & Mandiri Call)</i> yang tersedia, termasuk perubahan data sensitif melalui <i>Branch</i> terdekat dengan menerapkan prinsip KYC</p> <p>Changes to customer data are made possible through several <i>Customer Service channels (Branch & Mandiri Call)</i> available, including changes to sensitive data through the nearest <i>Branch</i> by applying KYC principles</p>	



Kapabilitas Capability	Inisiatif 2020 Initiatives 2020	Inisiatif 2021 Initiatives 2021
<p><i>Audit Management</i></p> <ul style="list-style-type: none"> • <i>Security awareness to employee & thirdparty</i> • <i>Training delivery</i> • <i>Phishing drill</i> 	<ul style="list-style-type: none"> • Tindak lanjut hasil <i>Risk Control Self Assessment (RCSA)</i> sesuai dengan target waktu penyelesaian • Penyelesaian tindak lanjut hasil pemeriksaan audit internal, audit eksternal dan regulator sesuai dengan target waktu. • Penyelesaian tindak lanjut hasil <i>control testing SOR</i> sesuai dengan target waktu penyelesaian • Follow-up results of Risk Control Self Assessment (RCSA) according to the target time completion • Complete follow-up audit results internal, external audit and regulators in accordance with the target time. • Complete follow-up results of control testing for SOR according to the target completion time 	<ul style="list-style-type: none"> • Peningkatan <i>security awareness</i> ke <i>third party (e-learning</i> untuk Tenaga Alih Daya, minimal 1 kali setahun) • <i>Security awareness</i> berkelanjutan ke pegawai & third party melalui <i>sharing sessions, newsletter, poster, banner, quiz</i> 1 kali setahun dan <i>e-learning</i> khusus pegawai ber-NIP • Capability Development CISO (90% partisipasi pegawai) • Pelaksanaan <i>phising drill</i> minimal 1 kali setahun • Increased security awareness to third parties (e-learning for Outsourced Personnel, at least once a year) • Continuous security awareness for employees & third parties through sharing sessions, newsletters, posters, banners, quiz once a year and e-learning specifically for NIP employees • Capability Development CISO (90% employee participation) • Implementation of a phishing drill at least once a year

Berkaitan dengan privasi dan perlindungan nasabah, selama tahun 2020, Bank Mandiri menerima 1 (satu) pengaduan dari nasabah individual terkait publikasi data nasabah. Laporan pengaduan nasabah disampaikan melalui *call center* 14000 dan masuk ke CRM@ Branch untuk diteruskan kepada Unit Pengelola Complain Handling di Kantor Pusat yaitu *Customer Care Group (CCG)*. Selanjutnya, Bank Mandiri melakukan investigasi laporan nasabah berkoordinasi dengan IT *Infrastructure Group* untuk mengetahui User ID yang melakukan akses ke rekening pelapor. Berdasarkan hasil investigasi dari IT Kantor Pusat serta koordinasi intensif pada kantor cabang dengan user ID yang melakukan akses ke rekening nasabah pelapor, CCG melakukan aktivitas penyelesaian permasalahan hingga dianggap selesai oleh pihak pelapor. [GRI 103-3, 418-1] FN-CB-230a.1

Regarding to customer privacy and protection, during 2020, Bank Mandiri received 1 (one) complaint from an individual customer regarding the publication of customer data. Customer complaint reports are submitted through the 14000 call center and entered into CRM @ Branch to be forwarded to the Complain Handling Management Unit at the Head Office, namely the Customer Care Group (CCG). Furthermore, Bank Mandiri investigates customer reports in coordination with the IT Infrastructure Group to find out the User ID that accesses the reporting account. Based on the results of investigations from the IT Infrastructure Group as well as intensive coordination at branch offices with user ID that accessing the reporting customer accounts, CCG carried out problem solving activities until it was deemed complete by the reporting party. [GRI 103-3, 418-1] FN-CB-230a.1

Kepatuhan Sosial Ekonomi

Bank Mandiri sebagai salah satu pelaku industri perbankan di Indonesia tunduk dan patuh terhadap berbagai regulasi, termasuk di dalamnya regulasi terkait dengan peraturan di bidang sosial dan ekonomi. Di bidang sosial misalnya, Bank Mandiri tunduk terhadap peraturan tentang ketenagakerjaan, kesehatan dan keselamatan kerja, hak asasi manusia –termasuk di dalamnya tidak mempekerjakan anak dan tidak ada kerja paksa, perlakuan setara untuk semua nasabah, dan sebagainya. Sedangkan kepatuhan di bidang ekonomi, antara lain, Bank Mandiri senantiasa bersaing secara sehat, antimonopoli, tidak memberikan toleransi terhadap penyimpangan dalam pengelolaan bisnis, fraud, antikorupsi, dan lain-lain. Kepatuhan terhadap berbagai peraturan itu diimplementasi melalui berbagai kebijakan internal Bank Mandiri. (GRI 103-1, 103-2)

Komitmen Bank Mandiri tersebut membawa hasil dengan tidak adanya denda atau sanksi non-moneter akibat ketidakpatuhan terhadap undang-undang atau peraturan di bidang sosial maupun ekonomi. Selain itu, juga tidak ada kasus yang diajukan ke mekanisme penyelesaian sengketa di Indonesia, misalnya sengketa perburuhan, legalitas produk dan sebagainya. (GRI 103-3, 419-1)

Socio-Economic Compliance

Bank Mandiri, as one of the banking industry players in Indonesia, complies and complies with various regulations, including regulations related to social and economic regulations. In the social sector, for example, Bank Mandiri is subject to regulations on labor, occupational health and safety, human rights - including no child labor and no forced labor, equal treatment for all customers, and so on. Meanwhile, compliance in the economic sector, among others, is that Bank Mandiri continues to compete in a healthy, anti-monopoly manner, does not tolerate irregularities in business management, fraud, anti-corruption, and others. Compliance with these various regulations is implemented through various internal Bank Mandiri policies. (GRI 103-1, 103-2)

This commitment by Bank Mandiri resulted in the absence of fines or non-monetary sanctions due to non-compliance with laws or regulations in the social and economic fields. In addition, there are no cases that have been filed with dispute resolution mechanisms in Indonesia, for example labor disputes, product legality and so on. (GRI 103-3, 419-1)



Verifikasi Tertulis dari Pihak Independen [G.1]

Written Verification of Independent Parties [G.1]



AA1000
Licensed Assurance Provider
000-174

Independent Assurance Statement The 2020 Sustainability Report of PT Bank Mandiri Tbk

Number : 007/000-174/III/2021/SR-Asia/Indonesia
Type/Level : 1/Moderate

Dear stakeholders,

This Independent Assurance Statement (“the Statement”) presents the results of assurance work performed by Social Responsibility Asia (“SR Asia”), on the disclosures of the 2020 Sustainability Report (“the Report”) of PT Bank Mandiri Tbk (“the Bank” or “the Reporting Organization”). The Bank is a state-owned enterprise and listed on Indonesia Stock Exchange. As one of the biggest commercial banks in Indonesia, it serves customers in Indonesia and abroad, including in Asia, West Europe, and The Cayman Islands.

Intended User and Purpose

The Statement describes SR Asia’s opinion, findings, and recommendations on the Report content based on particular mechanisms, procedures, and scope of assurance work. The Company may use this Statement as a mean of communication to the stakeholders regarding its sustainability commitment, practices, and performance during the reporting period. However, due to some limitations, SR Asia strongly does NOT advise anyone to use this Statement as the basis for interpreting the overall performance or sustainability of the Bank, except for the areas covered in the scope of assurance work.

Responsibilities

The Non-Disclosure Agreement and the Engagement Agreement documents specify the responsibilities of both SR Asia and the Bank. The Management has exclusive responsibility for the presentation of data, figures, and information in the Report content. On the other hand, as agreed by the Management¹, SR Asia carried out an assurance service, NOT an audit, on the Report content and came up with conclusions and recommendations as well as the Statement. SR Asia only discloses the results of assurance to the Management and does NOT accept or assume to undertake any responsibility for any other purpose or to any other person or organization. Therefore, any dependence that a third party has placed on the Statement or the Report is entirely at its own risk.

Independence, Impartiality, and Competency

SR Asia has a professional code of conduct that mandates the Assurance Team members to carry out an assurance work with objectivity and integrity in place. Assurance Team members have NO relationships with the Bank that can influence their ability to provide an independent and impartial statement. SR Asia also confirms that the Assurance Team members have the expertise in the ISO 26000, the principles and standards of AA1000 AccountAbility, the GRI Sustainability Reporting Guidelines, and the country reporting regulation. The experts also have experience in writing and reviewing sustainability reports and integrated reports of organizations from various industry sectors.

¹ Management of the Bank



Description and Source of Disclosures

Initially, the Bank submitted the report draft to the Assurance Team for an initial assessment. SR Asia discussed the results of the preliminary assessment with the Management and traced back data and information in the Report content to the evidence documents provided by the Bank. When necessary, the Assurance Team also assessed publicly available data and information online that was significantly related to disclosures in the Report content. The AA1000 Assurance Standard v3 and the SR Asia Protocol on Assurance Analysis were applied for assurance methodology and analysis. SR Asia also utilized the SR Asia Great Assurance Tool digital platform that enabled the Assurance Team members to analyze the Report content at the highest standard possible against the references.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content with respect to the AA1000 Assurance Standard v3 and AA1000APS (2018) AccountAbility Principles.
2. A **moderate level of assurance** procedure on the Report content and evidence, where **the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero**.

Scope and Limitation of Assurance Service

1. Disclosures as specified in the Report content for the reporting period of January 1 to December 31, 2020.
2. Topics in the Report content that have been identified by the Bank as “highly material”: **economic performance; staffing; occupational health and safety; training and education; diversity and equal opportunity; and customer privacy**.
3. Adherence to the following reporting principles, guidelines, and standards;
 - a) Consolidated set of GRI Sustainability Reporting Standards 2020 (“GRI Standard”) and GRI G4 Financial Services Sector Disclosure (“GRI-G4 FS”) issued by the Global Reporting Initiative;
 - b) Sustainability Accounting Standard for Commercial Bank (FN-CB) issued by the Sustainability Accounting Standard Board (SASB);
 - c) Sustainable Banking Assessment (SUSBA) issued by World Wildlife Funds (WWF);
 - d) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Company (“POJK 51”).
4. Assessment of publicly disclosed information, system, and process of the Bank have in place to ensure adherence to the principles.
5. SR Asia assumes that the Bank, or independent parties, or other parties associated with the Bank, have verified and/or audited any data and information related to financial statements; therefore, the assurance work does NOT cover financial data, information, and figures in the Report content.

Exclusion

1. Presentation of financial statements or financial data, information, and figures other than those specified in the Report content.
2. Topics other than those discussed in the Report content or mentioned in the materiality identification section.
3. Data and information outside the reporting period or in the public domain not covered in the reporting period.
4. Stakeholder engagement practices during the Report content development.
5. The opinion, belief, expectation, advertisement, and future planning or strategy of the Bank as indicated in the Report content.



Methodology

1. A number of experts were appointed by SR Asia to engage in the Assurance Team.
2. A pre-engagement phase was carried out to ensure the independence and impartiality of the Assurance Team during the assurance work.
3. The kick-off meeting was carried out, followed by an initial analysis of the Report draft submitted by the Bank.
4. The Assurance Team assessed the disclosures of data and information against the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), GRI Standard, GRI-G4 FS, SUSBA, SASB, and POJK 51.
5. Discussions were conducted online with the Management to confirm the results of the analysis including conclusions and recommendations for improvement with the Management.
6. The Assurance Team assessed and traced the indicators data back to the sources.
7. Analysis of the Report content was conducted following the SR Asia Protocol on Assurance Analysis and using SR Asia Great Assurance Tool digital platform.
8. The Assurance Team allowed the Reporting Organization to revise and finalize the Report based on the results of the assessment.
9. The Bank submitted the final report content and SR Asia issued the Statement.

Adherence to AA1000AP (2018) and GRI Standards

Inclusivity – In the Report content, the Bank has presented an inclusive presentation of its stakeholder engagement with various key stakeholders. However, the commitment of the Reporting Organization to be accountable for the impacts on the stakeholders and the environment must be made in a more clear statement and be embedded firmly in the Bank’s governance and management practices. The Bank is also recommended to carry out stakeholder engagement in a more strategic and integrated manner, including in its risk management, and to measure the engagement effectiveness, outcomes, and impacts.

Materiality – At a certain level, the material topics in the Report content can describe the sustainability context of the Bank. Nevertheless, the Bank has not yet conducted a materiality testing based on certain criteria and thresholds that are clear, credible, understandable, and defensible against the external assessment. In future reporting, through materiality testing, the Company may define other topics as material, such as inclusive banking, financial literacy, anti-fraud, cybercrime, and sustainable finance that are relevant and significant to the banking sector in Indonesia.

Responsiveness – As per assurance work taken, the Assurance Team concluded that the Bank has performed particular measures to manage the impacts of its business activities on the society and the environment, and also to address the stakeholders’ concerns. Nevertheless, the Bank is encouraged to have a specific function to coordinate the development of responses on sustainable finance regulation and to nurture sustainability culture in the organization. The Bank also needs to consider the relationship between the maturity, impact, and prioritization of a topic and the appropriateness of the responses through strategic stakeholder engagement management.

Impact – The Report content presents both quantitative data and qualitative information regarding the actual and potential impacts of business activities and decisions on the stakeholders. In the next reporting period, the Bank is advised to strengthen its measurement and evaluation on the outcomes of its sustainability efforts.

In “Accordance” with Core Option – The Report content at a certain level has indicated its adherence to the **core option** of GRI Standards. However, the Reporting Organization still needs to improve the disclosures of management approach (DMA) and specific GRI indicators of the financial sector in the Report content. At least one indicator of each material topic has been sufficiently presented.

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GRI Standards Principles – To some extent, the Assurance Team has concluded that the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability) are applied in the Report content. Nevertheless, adherence to the principles of sustainability context and materiality should be improved in future reporting.

Recommendations

1. Strengthen and increase the clarity of sustainability commitment statements and strategies with firm linkages to the Sustainable Development Goals (SDGs) and its indicators, and also the fundamental management practice, including risk management, credit policy, and stakeholder engagement.
2. Intensify the internal function and resources specifically to manage the sustainability context and strategies of the Bank.
3. Perform materiality testing in adherence to the AA1000 principles and the Stakeholder Engagement Manual, in order to improve the identification of material topics in the next reporting.
4. Sharpen the content of future sustainability reports focusing on the sustainability context, strategies, and performance of the Bank in order to increase the adherence to the sustainability context principle.
5. Enhance the disclosures in the next sustainability report with respect to the applicable reporting standards and indicators.
6. Implement a robust management information system that can accommodate both financial and non-financial data to improve data and information presented in the future report in adherence to the applicable sustainability reporting standards and indicators.

The assurance provider,

Jakarta, 12th of March 2021



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Daftar Pengungkapan Sesuai POJK 51/POJK.03/2017 [G.5]

List of Disclosures According to POJK 51/POJK.03/2017 [G.5]

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F.10	Usaha Konservasi Keanekaragaman Hayati / Biodiversity Conservation Effort	N/R
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Indeks Sustainable Banking Assessment (SUSBA)

Sustainable Banking Assessment (SUSBA) Index

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1.1.1.10	Has the bank identified responsible financing/lending and/or other key E&S issues as material?	48
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1.2.1.1	Does the bank have exclusionary principles covering activities the bank will not support, taking into account ESG considerations?	56,59
1.2.1.2	Does the bank require clients highly exposed to climate-related risks to develop a mitigation plan and ultimately align their activities to the objectives of the Paris Agreement?	53,56,60
1.2.1.5	Does the bank require clients in sectors highly exposed to deforestation (e.g. soft commodities, infrastructure, extractives industry) to adopt "no deforestation" commitments?	42,53
1.2.1.6	Does the bank recognise negative impacts on the marine environment as risks in client's activities?	52,55,58
1.2.1.7	Does the bank have a commitment not to provide financial products and services to projects or companies located in, or having negative impacts on, UNESCO World Heritage Sites?	38
1.2.1.8	Does the bank recognize water risks (flooding, scarcity, and pollution) as risks in its clients' activities?	38,56
1.2.1.9	Does the bank require clients in high-risk sectors and geographies to perform water risk assessments and commit to water stewardship?	53,57,60
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1.2.2.2	Does the bank disclose its requirements/policies for environmentally or socially sensitive sectors?	39
1.2.2.3	Do the bank's E&S policies include minimum requirements or recommendations based on internationally recognized standards for best E&S practices (e.g. IFC Performance Standards, RSPO, FSC, etc.)?	42
5) Processes - Client Monitoring and Engagement		
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6) People - Responsibilities for ESG		
1.4.1.1	Is senior management responsible for the implementation of the bank's ESG strategy?	49
1.4.1.2	Do senior management's responsibilities include management of climate change risks and opportunities relevant to the bank's activities?	48
1.4.1.3	Does the bank describe the roles and responsibilities of the various departments, committees or teams involved in developing and implementing its E&S policies?	48
1.4.1.4	Has the bank put in place an internal control system with three lines of defence to manage E&S issues?	49
1.4.1.8	Does the bank implement periodic audits to assess implementation of E&S policies and procedures?	50
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Indeks SASB

SASB Index

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FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	160
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Tanggapan Terhadap Umpan Balik Laporan Tahun Sebelumnya ^[G.4]

Response to Previous Year Report Feedback ^[G.4]

Selama tahun 2020, Bank Mandiri mendapatkan tanggapan spesifik terkait Laporan Keberlanjutan 2019 untuk perbaikan laporan berikutnya. Salah satu tanggapan disampaikan oleh BlackRock sebagai pemegang saham, salah satu perusahaan manajemen investasi terbesar di dunia. Bank Mandiri telah mengadopsi tanggapan tersebut dengan melakukan berbagai penyempurnaan dalam laporan ini. Untuk itu, Bank Mandiri menyampaikan apresiasi dan terima kasih atas saran perbaikan tersebut.

During 2020, Bank Mandiri received specific responses regarding the 2019 Sustainability Report to improve the next report. One of the responses was delivered by BlackRock as a shareholder, one of the largest investment management companies in the world. Bank Mandiri has adopted this response by making various improvements in this report. To that end, Bank Mandiri expressed its appreciation and gratitude for the suggestions for improvement.



Lembar Umpan Balik [G.3]

Feedback Sheet [G.3]

Terima kasih telah membaca Laporan Keberlanjutan PT Bank Mandiri (Persero) Tbk 2020. Untuk mewujudkan kualitas pelaporan yang lebih baik pada tahun mendatang, kami mengharapkan usulan, kritik dan saran dari pembaca dan pengguna laporan ini dengan mengirim email atau mengirim formulir ini melalui fax/pos: Golongan Pemangku Kepentingan (beri tanda √ sesuai jawaban)

- Pemegang Saham
- Masyarakat
- Nasabah
- Rekanan
- Media Massa
- Pegawai & Organisasi Pegawai
- Pemerintah, Regulator, Legislatif Nasabah
- Lain-lain, mohon sebutkan

Thank you for reading the 2020. Sustainability Report of PT Bank Mandiri (Persero) Tbk. To accomplish a better reporting quality in the coming years, we expect suggestions, criticisms and suggestions from readers and users of this report by sending an email or sending this form by fax/post:

Stakeholder Group (mark √ according to the answer)

- Shareholders
- Society
- Customer
- Partner
- Media Massa
- Employees & Employee Organizations
- Government, Regulator, Legislative Customer
- Other, please specify

Mohon pilih jawaban berikut yang paling sesuai dengan pertanyaan di bawah: (beri tanda √ sesuai jawaban)

Please choose the following answer that best fits the question below: (mark √ according to the answer)

	Ya	Tidak
1. Laporan ini bermanfaat bagi Anda. / This report is useful for you.	<input type="radio"/>	<input type="radio"/>
2. Laporan ini sudah menggambarkan kinerja LJK dalam pembangunan berkelanjutan./ This report has described the performance of LJK in sustainable development..	<input type="radio"/>	<input type="radio"/>

Mohon memberikan penilaian atas topik material sesuai dengan tingkat kepentingannya bagi keberlanjutan PT Bank Mandiri (Persero) Tbk dengan memberi tanda √ sesuai jawaban. (Skor 1: paling tidak penting, 2: tidak penting, 3: agak penting, 4: penting, 5: paling penting).

Please provide an assessment of material topics according to their level of importance for the sustainability of PT Bank Mandiri (Persero) Tbk by marking √ according to the answers. (Score 1: least important, 2: not important, 3: somewhat important, 4: important, 5: most important)

	1	2	3	4	5
Kinerja Ekonomi / Economic Performance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dampak Ekonomi Tidak Langsung/ Indirect Economic Impacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Antikorupsi / Anti Corruption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Energi / Energy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air/ Water	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emisi / Emission	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Efluen dan Limbah/ Effluents and Waste	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kepatuhan Lingkungan / Environmental Compliance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kepegawaian / Staffing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kesehatan dan Keselatan Kerja / Health and Occupational Safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Keanekaragaman dan Kesempatan Setara / Diversity and Equal Opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pendidikan dan Pelatihan / Education and Training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Privasi Pelanggan (Perlindungan Informasi Nasabah) / Customer Privacy (Customer Information Protection)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kepatuhan Sosial Ekonomi/ Socio-Economic Compliance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Mohon berikan saran/usul/komentar Anda atas laporan ini:

.....
.....
.....
.....

Terima kasih atas partisipasi Anda. Mohon agar lembar umpan balik ini dikirimkan kembali ke alamat:

**Sekretariat Perusahaan
PT Bank Mandiri (Persero) Tbk**

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Please provide your recommendations/suggestions/comments on this report:

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.....
.....
.....

Thank you for your participation. Please send this feedback sheet back to the address:

**Company Secretariat
PT Bank Mandiri (Persero) Tbk**

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Suplemen Sektor Jasa Keuangan

Financial Services Sector Supplements

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Tautan GRI Standards dan SDGS

Links GRI Standards and SDGS

SDGs (*Sustainable Development Goals*) dirumuskan oleh para pemimpin dunia pada September 2015. Tujuan pembangunan berkelanjutan ini terdiri dari 17 tujuan dan 169 target untuk melanjutkan upaya dan pencapaian Millenium Development Goals (MDGs) yang berakhir pada tahun 2015. Dengan dukungan dari berbagai pihak, termasuk negara dan korporasi di dalamnya, SDGs diharapkan dapat dicapai pada tahun 2030.


Sesuai dengan tujuan pembangunan nasional yang sudah ditetapkan dalam Rencana Pembangunan Jangka Menengah Nasional (RPJMN), Indonesia mengadopsi SDGs dalam SDGs Indonesia (<http://sdgsindonesia.or.id/>). Merujuk situs ini, terdapat empat pilar SDGs yaitu Pilar Pembangunan Sosial, Pilar Pembangunan Ekonomi, Pilar Pembangunan Lingkungan serta Pilar Pembangunan Hukum dan Tata Kelola

Bank Mandiri berkomitmen untuk berkontribusi dalam pencapaian SDGs di Indonesia. Komitmen itu diwujudkan melalui berbagai kegiatan operasional dan pelaksanaan tanggung jawab sosial Bank Mandiri, seperti disampaikan dalam Rencana Aksi Keberlanjutan Bank (RAKB). Pada tahun pelaporan, dukungan terhadap SDGs disampaikan melalui tautan antara program/kegiatan yang dilakukan Bank Mandiri dengan GRI Standard dan SDGs, sesuai panduan SDG Compass yang diterbitkan oleh GRI, United Nations Global Compact, dan World Business Council for Sustainable Development (WBCSD), sebagaimana tabel di bawah ini:



The SDGs (*Sustainable Development Goals*) were formulated by world leaders in September 2015. These sustainable development goals consist of 17 goals and 169 targets to continue the efforts and achievement of the Millennium Development Goals (MDGs) which ended in 2015. With the support of various parties, including countries and corporations in it, the SDGs are expected to be achieved by 2030.

In accordance with the national development goals that have been set out in the National Medium Term Development Plan (RPJMN), Indonesia adopted the SDGs in the Indonesian SDGs (<http://sdgsindonesia.or.id/>). Referring to this site, there are four SDGs pillars, namely the Social Development Pillar, the Economic Development Pillar, the Environmental Development Pillar and the Legal Development and Governance Pillar.

Bank Mandiri is committed to contributing to the achievement of the SDGs in Indonesia. This commitment is manifested through various operational activities and implementation of Bank Mandiri's social responsibility, as stated in the Bank's Sustainability Action Plan (RAKB). In the reporting year, support for the SDGs was delivered through links between programs / activities carried out by Bank Mandiri with GRI Standards and SDGs, according to the SDG Compass guidelines published by GRI, United Nations Global Compact, and the World Business Council for Sustainable Development (WBCSD), as table below:

Logo	Program/Kegiatan Perusahaan yang sesuai Corresponding company programs / activities	Kesesuaian dengan Pengungkapan GRI Standards Compliance with Disclosure of GRI Standards	Halaman Page
	<ul style="list-style-type: none"> Kinerja Ekonomi Penyediaan lapangan kerja/kepegawaian Penyediaan rantai pasokan Dampak Ekonomi Tidak Langsung, Program CSR Bantuan Sosial Masyarakat, Pemberdayaan Kewirausahaan, Pemberdayaan Wanita, Bantuan Sarana Umum, Bantuan Pendidikan, Rumah Kreatif BUMN, Mandiri Sahabatku, Wirausaha Mandiri Kepatuhan Sosial Ekonomi 	201-1, 201-3 102-8, 401-1, 401-2, 401-3 102-9 203-1, 203-2	148,157 100,189,192,193 108 159,160,162,166,168,170
	<ul style="list-style-type: none"> Economic Performance Provision of employment / staffing Supply chain provision Indirect Economic Impacts, Community Social Assistance CSR Programs, Entrepreneurship Empowerment, Women Empowerment, Public Facilities Assistance, Educational Assistance, SOEs Creative Homes, Mandiri Friends, Independent Entrepreneurs Socio-Economic Compliance 	419-1	213



Logo	Program/Kegiatan Perusahaan yang sesuai Corresponding company programs / activities	Kesesuaian dengan Pengungkapan GRI Standards Compliance with Disclosure of GRI Standards	Halaman Page
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	<ul style="list-style-type: none"> • Kesehatan dan Keselamatan Kerja • Dampak Ekonomi Tidak Langsung, Program CSR Bantuan Sosial Masyarakat, Pemberdayaan Wanita, Bantuan Olahraga, Bantuan Sarana Ibadah, Bantuan Pendidikan • Kepatuhan Sosial Ekonomi • Occupational Health and Safety • Socio-Economic Compliance • Indirect Economic Impact, Community Social Assistance CSR Program, Women Empowerment, Sports Assistance, Worship Facilities Assistance, Educational Assistance • Socio-Economic Compliance 	<p>403-4 203-1, 203-2 419-1</p>	<p>199,201,202, 203,204 159,160,162,166, 168,170 213</p>
	<ul style="list-style-type: none"> • Pelatihan dan Pendidikan • Dampak Ekonomi Tidak Langsung, Program CSR Bantuan Pendidikan, Wirausaha Mandiri, Mandiri Sahabatku, Bantuan Sarana Umum • Kepatuhan Sosial Ekonomi • Training and Education • Indirect Economic Impact, Educational Assistance CSR Program, Independent Entrepreneurship, Mandiri Friends, Public Facilities Assistance • Socio-Economic Compliance 	<p>404-1, 404-2, 404-3 203-1, 203-2 419-1</p>	<p>194, 195 159,160,162,166, 168,170 213</p>
	<ul style="list-style-type: none"> • Keanekaragaman dan Kesempatan Setara • Penyediaan lapangan kerja/Kepegawaian • Privasi Pelanggan • Dampak Ekonomi Tidak Langsung, Program CSR Mandiri Sahabatku, Rumah Kreatif BUMN • Kepatuhan Sosial Ekonomi • Diversity and Equal Opportunity • Provision of employment / staffing • Customer Privacy • Indirect Economic Impact, Mandiri Sahabatku CSR Program, SOEs Creative House • Socio-Economic Compliance 	<p>405-1 102-8, 401-1, 401-2, 401-3 418-1 203-1, 203-2 419-1</p>	<p>196 100,189,192,193 213 159,160,162,166, 168,170 213</p>
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Logo	Program/Kegiatan Perusahaan yang sesuai Corresponding company programs / activities	Kesesuaian dengan Pengungkapan GRI Standards Compliance with Disclosure of GRI Standards	Halaman Page
	<ul style="list-style-type: none"> • Penyediaan lapangan kerja/Kepegawaian • Dampak Ekonomi Tidak Langsung, CSR Pembedayaan Wanita, Mandiri Sahabatku, Rumah Kreatif BUMN • Kepatuhan Sosial Ekonomi • Provision of employment / staffing • Indirect Economic Impact, CSR Women Empowerment, Mandiri Friends, SOEs Creative House • Socio-Economic Compliance 	<p>102-8, 401-1, 401-2, 401-3 203-1, 203-2</p> <p>419-1</p>	<p>100,189,192,193 159,160,162,166, 168,170 213</p>
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	<ul style="list-style-type: none"> • Dampak Ekonomi Tidak Langsung, CSR Bantuan Lingkungan Hidup, Bantuan Kesehatan, Pembedayaan Kewirausahaan, Bantuan Olahraga • Indirect Economic Impact, CSR Environmental Assistance, Health Assistance, Entrepreneurship Empowerment, Family Assistance 	<p>203-1, 203-2</p>	<p>59,160,162,166, 168,170</p>
	<ul style="list-style-type: none"> • Energi • Air • Emisi • Efluen dan limbah • Kepatuhan lingkungan' • Dampak Ekonomi Tidak Langsung, CSR Bantuan Lingkungan Hidup • Energy • Water • Emissions • Effluent and waste • Environmental compliance ' • Indirect Economic Impact, CSR Environmental Assistance 	<p>302-1, 302-4 303-1, 303-3 305-1 306-1 307-1</p> <p>203-1, 203-2</p>	<p>179,180 181 185 183 185</p> <p>159,160,162,166, 168,170</p>
	<ul style="list-style-type: none"> • Energi • Air • Efluen dan limbah • Kepatuhan lingkungan • Dampak Ekonomi Tidak Langsung, CSR Bantuan Lingkungan • Energy • Water • Effluent and waste • Environmental compliance • Indirect Economic Impact, CSR Environmental Assistance 	<p>302-1, 302-4 303-1, 303-3 306-1 307-1</p> <p>203-1, 203-2</p>	<p>179,180 181 183 185</p> <p>159,160,162,166, 168,170</p>



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