BUMN UNTUK INDONESIA

mandiri

TRANSFORMASI DIGITAL

BERDAMPAK SIGNIFIKAN UNTUK ESG

Digital Transformation Leads to Significant Impact on ESG

2022

Laporan Keberlanjutan
Sustainability Report

TRANSFORMASI DIGITAL

BERDAMPAK SIGNIFIKAN untuk ESG

Digital Transformation Leads to Significant Impact on ESG

Disrupsi digital terjadi dalam seluruh aspek kehidupan dan industri global, termasuk industri keuangan. Tidak hanya mendukung layanan pelanggan yang prima dan meningkatkan keunggulan kompetitif, digitalisasi juga berdampak positif pada pencapaian kinerja ESG *(environment, social, governance)*. Bank Mandiri berupaya menjadi *"sustainability champion"*, untuk menjadi yang terdepan dalam inisiatif ESG, melalui transformasi digital dan upaya-upaya lainnya. Komitmen Bank Mandiri terhadap ESG telah ditetapkan sejak awal melalui keterlibatannya sebagai satu dari delapan bank yang membentuk inisiatif keuangan berkelanjutan di Indonesia, atau *"The first movers on sustainable banking."* Transformasi digital dalam Bank Mandiri menegaskan komitmennya untuk terus mengedepankan prinsip ESG, baik mulai dari kebijakan, strategi, hingga operasional sehari-hari. Digitalisasi mendukung pelestarian lingkungan dengan mengurangi penggunaan kertas, serta meluaskan jangkauan layanan keuangan bahkan ke segmen masyarakat yang tak terjangkau baik secara sosial, geografis, maupun ekonomi *("non bankable")*. Teknologi digital merupakan jawaban bagi masa depan perbankan serta keberlanjutan, dan Bank Mandiri telah berada selangkah di depan dalam pencapaian ESG.

The rise of digital disruption is impacting every aspect of life and global industries, including the financial sector. Digitalization not only promotes excellent customer service and enhances competitive advantage, but it also plays a crucial role in achieving ESG (environmental, social, and governance) performance. Bank Mandiri aims to be a "sustainability champion" by leading ESG initiatives through digital transformation and other means. Bank Mandiri's commitment to ESG was established from the outset, as it was among the eight banks that formed Indonesia's sustainable finance initiative, "The first movers on sustainable banking." Bank Mandiri's digital transformation reaffirms its dedication to prioritizing ESG principles, from policies and strategies to day-to-day operations. Digitalization promotes environmental conservation by reducing paper usage and expands financial services to even the socially, geographically, and economically "non-bankable" segments. Digital technology is the key to the future of banking and sustainability, and Bank Mandiri is one step ahead in realizing its ESG objectives.

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IKHTISAR KEBERLANJUTAN
OVERVIEW OF SUSTAINABILITY PERFORMANCE

IKHTISAR KINERJA EKONOMI
ECONOMIC PERFORMANCE OVERVIEW
[OJK B.1]

2022	2021	2020	
250.174	224.611	203.974	**Total Pembiayaan Infrastruktur (Rp miliar)** Total Infrastructure Financing (Rp billion) [OJK B.1.a]
41.171	28.028	16.800	**Laba/Rugi Bersih (Rp miliar)** Net Profit/Loss (Rp billion) [OJK B.1.c]
99,5%	97,5%	97,26%	**Pelibatan Pemasok Lokal (mitra)** Involvement of Local Supplier (partner) [OJK B.1.e]

2022	2021	2020	
126.762	112.607	108.507	**Pendapatan Operasional (Rp miliar)** Operating income (Rp billion) [OJK B.1.b]
228.764	205.423	176.123	**Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (Rp miliar)** Total credit/Financing of Sustainable Business Activities **(Rp billion)** [OJK B.1d]

Sustainable Portfolio
Rp228 Tn
24,5%

Green Portfolio
Rp106 Tn
11,4%

Social Portfolio
Rp122Tn
13,1%

6,1Tn
Energi Terbarukan
Renewable Energy

92,9Tn
Pengelolaan SDA Hayati dan Penggunaan Lahan Berkelanjutan
Environmentally sustainable management of living natural resources and land use

117Tn
Kegiatan Usaha Mikro, Kecil & Menengah (UMKM)
Micro, Small & Medium Enterprises (MSME) activities

3,3Tn
Produk yang dapat mengurangi Penggunaan Sumber Daya & Menghasilkan Sedikit Polusi
Eco-efficient/circular economy adapted products, production technologies & processes

3,1Tn
Transportasi Ramah Lingkungan
Clean Transportation

5,1Tn
Lainnya (bangunan hijau, akses ke layanan penting dan pencegahan & pengendalian polusi)
Others (green buildings, access to essential services and pollution prevention & control)

IKHTISAR KINERJA LINGKUNGAN HIDUP
ENVIRONMENTAL PERFORMANCE OVERVIEW
[OJK B.2]

2022	2021	2020	2019
569.528	770.838	732.321	906.514

Penggunaan BBM (GJ)
Use of Fuel (GJ)
[OJK B.2.a]

2022	2021	2020	2019
1.240.064	833.303	1.086.347	1.150.107

Penggunaan Listrik (GJ)
Electricity Usage (GJ)
[OJK B.2.a]

2022	2021	2020	2019
63.732	55.296	42.611	-

Pengurangan Emisi ($TonCO_2eq$)
Emission Redaction ($TonCO_2eq$)
[OJK B.2.b]

2022	2021	2020	2019
2.155	2.745	365	300

Biaya pelestarian lingkungan (Rp juta)
Environmental Preservation Cost (Rp million)
[OJK B.2.d]

Efisiensi Energi
Energy Eficiency

38 EV, 2 SPKLU*
*) 2 EV at KP & 36 EV at Region 3

1 GBIC Building Gedung Mandiri Indjoko Surabaya

241 Smart Branch, 100% Full LED

3 Bangunan Panel surya di Mandiri Denpasar, Bekasi dan Jaya Pura
3 Building Solar Panel at Mandiri Denpasar, Bekasi & Jaya Pura

12%

Konsumsi Energi *)
Energy Consumption

2022	1.809.000 GJ
2021	1.604.142 GJ
2020	1.818.668 GJ
2019	2.056.000 GJ *(baseline)*

*) Konsumsi energi dari BBM, genset, listrik
*) Energy consumption from BBM, Generator, Electricity

Baseline perhitungan energi dan emisi adalah tahun 2019, sebelum pandemi COVID-19 berlangsung
The baseline calculation for energy and GHG emissions is based on the year 2019, prior to the onset of the CO VID-19 pandemic

Jejak Karbon
Carbon Tracking

The intensity of GHG emission/ employee

15,5%
Des'19: 9,41 TCO_2e/Employee
Des'22: 7,95 TCO_2e/Employee

	2019	2020	2021	2022
Total Emisi (TCO_2e) / Total Emissions (TCO_2e)	367.520	333.275	276.478	303.787

Roadmap (2023 – 2027)
Cakupan 1: BBM, solar genset, pendingin
Cakupan 2: listrik
Cakupan 3: perjalanan bisnis, logistik kertas, pembiayaan di atas Rp. 10 miliar

Scope 1: Fuel, generator set, refrigerant
Scope 2: Electricity
Scope 3: Employee Business Travel, paper logistic, Financing >Rp 10 Bn

Pengurangan Limbah
Waste Management
[OJK B.2.c]

3R *Reduce* *Reuse* *Recycle*

LIMBAH BERBAHAYA
HAZARDOUS WASTE

8%

2022	4.400 kg
2021	3.600 kg
2019	4.800 kg *(baseline)*

- Bank Mandiri tidak memproduksi *effluent*. Air limbah diproses melalui pengolahan limbah.
- Fasilitas ini memproduksi air minum berlabel halal, serta air yang digunakan untuk mesin pendingin dan menyirami tanaman.

- Bank Mandiri didn't produce effluent wastewater as well it has been processed through a sewage treatment.
- This facility produces drinking water labeled halal, cooling machines, irrigation.

Penggunaan Air
Water Usage
[OJK F.8]

2

GEDUNG RECYCLE OSMOSIS PLAZA MANDIRI & MENARA MANDIRI
Buildings Recycle Osmosis Plaza Mandiri & Menara Mandiri

AIR DAUR ULANG
Recycled Water
15%

2022	84.877 m^3
2021	54.268 m^3
2020	84.098 m^3
2019	104.372 m^3 *(baseline)*

PENGGUNAAN AIR
Purchased Water (PDAM)
20%

2022	328.129 m^3
2021	190.206 m^3
2020	352.299 m^3
2019	410.316 m^3 *(baseline)*

Pengurangan Pengunaan Kertas
Reduce Used of Paper

PENGGUNAAN KERTAS*)
Paper Usage
46%

2022	38.178 **rim** ream
2019	70.866 **rim** ream *(baseline)*

MENGHINDARI PENEBANGAN **)
Saving Tree
22.822
Pohon
Tree

2022	26.725
2019	49.066 *(baseline)*

*) pengadaan kertas pooling menggunakan Bola Dunia A4 70Gram bersertifikasi IFCC & PEFC
**) penghematan satu ton kertas setara dengan penyelamatan 20 pohon sumber goinggreentoday

*) procurement of pooling paper using IFCC and PEFC-certified A4 70-gram Bola Dunia
**) saving one ton of paper is equivalent to saving 20 trees. source: goinggreentoday.com

TJSL DEKARBONISASI
CSR DECARBONITATION

215 ton
Pengelolaan sampah di Desa Pencer, Banyuwangi periode Maret - Desember 2022
Waste management at Desa Pencer, Banyuwangi as of March - December 2022

200 Ton CO_2e
Pengurangan emisi karbon
Reduction of carbon emissions

- Pembangunan 5 Rumah Biogas
- Melaksanakan hingga 14X *Beach Clean Up*
- Berdampak pada 247 KK (92,2% Warga Desa) melalui aksesibilitas Energi Bersih

- Construction of 5 biogas houses
- Complete the beach cleanup up to 14 times.
- Impact on 247 households (92.2% of villagers) through the accessibility of clean energy

PENGOLAHAN LIMBAH UMKM BINAAN RUMAH BUMN
Waste management for development partner Rumah BUMN

- Mengelola Limbah Enceng Gondok menjadi kerajinan tangan *(bags, sandals, kitchen utensils, chairs)*
- Menciptakan lapangan pekerjaan bagi 4 Desa sekitar (Kebraon, Wiyung, Bangkringan & Lakarsantri)
- Repurposing water hyacinth waste to make handicrafts (bags, sandals, kitchen utensils, chairs)
- Creating jobs for 4 surrounding villages (Kebraon, Wiyung, Bangkringan, and Lakarsantri)

PENANAMAN *MANGROVE* DI PESISIR PANTURA, JAWA TENGAH
Mangrove Planting at Pantura Littoral Zone, Central Java

- Untuk mencapai NZE Operational 2030, Bank Mandiri menanam Mangrove dan pohon menuju 500Ha
- Hingga Des22, Mandiri Group telah menanam ~50H, setara 49Ribu pohon

Tree Planting 2022 Mandiri Group
- BMRI 28 Ha =27K pohon di Pesisir Pantura, Jawa Tengah
- BSI 20Ha = 20K pohon di Aceh, Bali, Jawa Barat
- AMFS 2Ha = 2K mangrove di pulau pari

- In order to meet NZE Operational 2030, Bank Mandiri planted mangroves and trees on 500 ha.
- As of December 22, Mandiri Group has planted 50H, equivalent to 49K trees.

Tree Planting 2022: Mandiri Group
- BMRI: 28 ha = 27K trees in Pantura Littoral Zone, Central Java
- BSI 20Ha = 20K trees in Aceh, Bali, and West Java
- AMFS 2Ha = 2K mangroves on Pari Island

BANK SAMPAH DI KOTA BESAR
Waste Bank in Urban Area

- Pembangunan 10 Bank Sampah di Jakarta Selatan
- Memberikan *economic value* hingga ke 943 Nasabah

- Construction of 10 waste banks in South Jakarta
- Providing economic value to 943 customers

71 ton
Sampah Anorganik yang disetorkan Maret - Desember 2022
Inorganic waste deposited March - December 2022

190 juta million
Hasil Penjualan Maret - Desember 2022
March - Dececmber 2022 Sales Results

IKHTISAR KINERJA SOSIAL
SOCIAL PERFORMANCE OVERVIEW
[OJK B.3]

2022	2021	2020
38.176	37.840	38.247
Jumlah Karyawan (Orang) Total Employees (Person)		
19.854	19.700	19.856
Jumlah Karyawan Perempuan (Orang) Total Female Employees (Person)		
4,82	5,28	4,95
Perputaran Karyawan (%) Employee Turnover (%)		
137.630	132.373	133.901
Dana Kegiatan Program TJSL (Rp juta) CSR Program Fund (Rp million)		
1.162	1.045	958
Jumlah rekening aktif UMKM (Juta Rekening) Total MSMEs active (Million Accounts)		
84.293	20.381	32.828
Pembiayaan kepada Ibu Rumah Tangga melalui Amartha Financing for Women in rural village through Amartha		

MENGGAGAS KEPEMIMPINAN WANITA
EMPOWER WOMAN LEADERSHIP

WOMAN MENTORING

Mentoring yang memberi inspirasi & *support* dari *top woman management* menjalani tantangan personal/ karir sebagai perempuan.

Mentoring that provides inspiration and support from top female management in facing personal and career challenges as a woman.

WOMEN LEADERSHIP BOOTCAMP

Bootcamp sebagai pembekalan & pengembangan mengenai *women leadership* oleh pemimpin-pemimpin perempuan yang inspiratif.

Bootcamp provides for and develops female leadership by inspiring female leaders.

1ST RUNNER UP OF GENDER INCLUSIVE WORKPLACE - WEP'S AWARD BY UN WOMEN

2ND RANK LINKEDIN TOP COMPANIES 2022

BEING WOMAN TALENT FACTORY

4 Komisaris dan Direktur Wanita
Female BOC and BOD

10 BOC & BOD Wanita lulusan BMRI*)
BOC & BOD Female graduated of BMRI*)

52% Penyebaran SDM Wanita
Share Female Employee

Penyebaran SDM Wanita di Kota Besar **83%**
Female employee in Big Cities**)

*) BOD & BOC di BI, BJB, BNI, Bukit Asam, Taspen, Angkasa Pura II, Indonesia Power, Antam, Eximbank, BSI
**) *Retaining woman talent* dengan *flexibility* penempatan SDM Wanita di *top 7 cities*: Bandung, Jakarta, Semarang, Surabaya, Makassar, Medan, Palembang

*) BOD & BOC at BI, BJB, BNI, Bukit Asam, Taspen, Angkasa Pura II, Indonesia Power, Antam, Eximbank, BSI
**) Retaining female talent while remaining flexible in placing female human resources in the top seven cities: Bandung, Jakarta, Semarang, Surabaya, Makassar, Medan, and Palembang

RUMAH BUMN

Bekerjasama dengan Kementerian BUMN, program ini menghimpun, memberdayakan, dan membangun UKM menjadi UMKM berkualitas di Indonesia.

Through a joint effort by Ministry SOE and SOEs) the program gathers, empowers and builds SMEs to become qualified MSMEs in Indonesia.

Jumlah UMKM Rumah BUMN
13.969
Total MSMEs Rumah BUMN 13.969

3.162
UMKM tercatat di e-commerce
MSMEs are Listed in E-Commerce

RICE MILLING UNIT

Menyediakan pelatihan dan mendukung petani di Kebumen dan Pamarican membangun ekosistem bersama yang cerdas, untuk menjadi lebih produktif, efektif dan memiliki nilai jual yang lebih tinggi. Kapasitas produksi: 3 ton/jam.

RMU Program provides training and assistance farmers in Kebumen & Pamarican and builds a smart & corporate ecosystem, to be more productive, effective, and premium on pricing. The capacitity of production on this project is 3 Ton/hours.

11.000 petani farmers
di Kebumen & Pamarican
in Kebumen & Pamarican

MANDIRI SAHABATKU

Pelatihan keuangan dan wirausaha untuk Pekerja Migran Indonesia (PMI).
Financial management and entrepreneurship training program for Indonesian Migrant Workers.

Mengembangkan **16.456** pekerja menjadi wirausaha
Have developed Migrant workers to become entrepreneurs.

Di berbagai negara: Malaysia, Hongkong, Uni Emirates Arab, Saudi Arabia, Cina, Korea Selatan.
Located in several countries, such as; Malaysia, Hongkong, Uni Emirates Arab, Saudi Arabia, China, and South Korea.

KUR (KREDIT USAHA RAKYAT)

Government Subsidized Loan

menyaluran
disbursed

Rp**62** triliun trillion
Agen Mandiri
Mandiri Agent

156.191
agen agents
2022

2021 162.416 agen agents
2020 134.518 agen agents

TOP ACHIEVEMENT ON IT SECURITY IMPROVEMENT

Privacy & Data Security International Certification

ISO 27001:2013	*Security Operation Center to Manage Cyber Security Threats*
ISO 9001:2015	*Contact Center*
ISO 9001:2015	*Operation & Development of Data Center, Disaster Recovery Centre & IT Infrastructure*
ISO 20000-1:2018	*The Service Management System of IT Applications Support & IT Infrastructure Division that Support Internal Customer*
ISO 37001:2016	*Anti Bribery Management System*
ISO/IEC 17025:2017	*Laboratory Forensic Digital*

Top Score indeks Keamanan Informasi oleh BSSN
Top Score Information Security by Regulator

Level 4 IT *Maturity* COBIT 19 untuk APO13 & DSS05
Level 4 IT Maturity COBIT 19 on APO13 & DSS05

Top score pada Indonesia *Industry* 4.0 *Readiness Index*
Top score on Indonesia Industry 4.0 Readiness Index

LIVIN' SOCIETY

Livin' Society bertujuan untuk memberikan bantuan yang bersifat kebutuhan dasar bagi masyarakat perkotaan seperti pendidikan dan sosial. Program *Livin' Society* ditujukan untuk meningkatkan dan memperkuat kehidupan ekonomi sebagian besar masyarakat, khususnya melalui penyediaan lapangan kerja, pengurangan ketimpangan, dan penurunan angka kemiskinan.
Livin' Society aimed at providing assistance of a basic needs nature for urban communities such as educational and social. The Livin' Society program is aimed at improving and strengthening the economic life of most people, in particular through providing employment, reducing inequality and reducing poverty rates.

PROGRAM SEKOLAH KEJAR PAKET
PACKAGE SCHOOL EQUIVALENCY PROGRAM

Beasiswa pendidikan bagi masyarakat kurang mampu untuk bersekolah melanjutkan pendidikannya. Menyelenggarakan program pemerataan pendidikan setara SD (Paket A), SMP (Paket B) dan SMA (Paket C).
Educational scholarship for underprivileged communities to go to school to resume their education. Providing programs for the equalization of education equivalent to elementary (Paket A), junior (Paket B) and senior high schools (Paket C).

Dana Beasiswa
Scholarship Fund Rp**250** juta million

174
Penerima beasiswa
Scholarship Recipients

SEPATU HARAPAN BANGSA
HOPE OF THE NATION SHOES

25.000 Sepasang Sepatu
Pair of Shoes

Memberikan dukungan melalui pendistribusian alat-alat pendidikan bagi siswa yang akan kembali bersekolah setelah pandemi.
Providing Support through the distribution of educational equipments for Students who will return to school after the Pandemic.

by

LAPORAN

DIREKSI

Board of Directors Report

[OJK D.1]

Bank Mandiri berupaya untuk menjadi *"Indonesia's Sustainability Champion for a Better Future"* dengan melakukan transisi menuju operasional rendah karbon untuk mencapai *Net Zero Emission* pada tahun 2030. Bank Mandiri berkomitmen untuk menjadi yang terdepan dalam inisiatif keberlanjutan dan pengelolaan perubahan iklim.

Bank Mandiri is committed to becoming "Indonesia's Sustainability Champion for a Better Future" by transitioning towards low-carbon operations to achieve Net Zero Emissions by 2030. Bank Mandiri is dedicated to being at the forefront of sustainability initiatives and climate change management.

Para Pemangku Kepentingan yang terhormat,

Pertama-tama perkenankan kami menyampaikan ucapan terima kasih atas dukungan para pemangku kepentingan sehingga tahun 2022 dapat dilalui dengan baik dan laporan keberlanjutan ini dapat disampaikan sebagai bagian penting dari upaya kami untuk terus berkomitmen dalam mewujudkan keuangan berkelanjutan yang memberikan dampak positif bagi ekonomi, lingkungan dan sosial. Isu lingkungan, sosial, dan tata kelola semakin hangat diperbincangkan khususnya pasca pelaksanaan *event* G20 di Bali yang salah satu fokusnya adalah akselerasi ekonomi hijau, maka dengan ini Bank Mandiri siap mendorong dan berpartisipasi pada penerapan transisi ekonomi *low carbon* secara bertahap, sejalan dengan pemerintah.

Kami menyadari peran penting dalam transisi menuju masa depan yang lebih berkelanjutan, dan kami bertekad untuk secara aktif mengejar inisiatif yang sejalan dengan visi ini. Komitmen kami terhadap keuangan berkelanjutan akan terus dijalankan dan kami berharap dapat bekerja sama dengan para pemangku kepentingan untuk mencapai tujuan bersama kami.

Dear Stakeholders,

We would like to begin by extending our sincere gratitude to our stakeholders for their unwavering support throughout the year 2022. Thanks to their invaluable contributions, we have been able to navigate through the year with remarkable success. As part of our continuing commitment to sustainable finance, we are pleased to present this sustainability report, which highlights our efforts to make a positive impact on the economy, environment, and society. The growing significance of environmental, social, and governance issues has been a topic of increasing concern in recent years, particularly following the G20 event held in Bali. This event emphasized the importance of accelerating the growth of green economy, and we at Bank Mandiri are keen to promote and participate in the gradual implementation of a low-carbon economic transition in line with the government's objectives.

We recognize the crucial role in the transition towards a more sustainable future, and we are determined to actively pursue initiatives that align with this vision. Our commitment to sustainable finance remains unwavering, and we look forward to working closely with our stakeholders to achieve our common goals.

DARMAWAN JUNAIDI
Direktur Utama
President Director

KEBIJAKAN UNTUK MERESPONS TANTANGAN [OJK D.1.a]

NILAI-NILAI KEBERLANJUTAN BANK MANDIRI

Isu keberlanjutan dan perubahan iklim merupakan permasalahan global yang harus ditangani bersama oleh seluruh lapisan masyarakat. Keterlibatan dalam mengelola isu ini tidak hanya bermanfaat bagi dunia global, namun juga bagi perusahaan itu sendiri. Hal ini dapat membantu membangun kepercayaan dan menjaga kelangsungan usaha perusahaan. Menyadari hal tersebut, Bank Mandiri telah menetapkan nilai-nilai dan strategi keberlanjutan dalam seluruh bisnis dan operasional perusahaannya.

Bagi kami, keuangan berkelanjutan bermakna untuk memberi dampak positif bagi pemangku kepentingan dan lingkungan serta menciptakan masa depan bagi generasi mendatang. Hal inilah yang mendasarkan kami menjalankan praktik dan etika keberlanjutan untuk mencapai visi menjadi mitra utama keuangan pilihan nasabah ("*To be your Preffered Partner*").

Nilai berkelanjutan ini dicantumkan dalam visi dan misi Bank Mandiri. Visi kami untuk menjadi partner finansial utama bagi masyarakat mencerminkan komitmen kami untuk membangun kepercayaan nasabah dengan tata kelola yang baik *(Good Corporate Governance)*, SDM yang berkualitas, dan imbalan yang tinggi bagi pemegang saham. Selain itu, Bank Mandiri juga memprioritaskan kepentingan masyarakat melalui program-program keberlanjutan yang telah terbukti efektif.

Dalam rangka mencapai visi tersebut, tahun 2022 ini kami telah mempertegas *Sustainability Mission* yaitu menjadi "*Indonesia's Sustainability Champion for Better Future*" dengan komitmen mencapai *Leading Indonesia's Transition to Low Carbon Economy*; *Net Zero Emission (NZE) on Operational by 2030*; serta *Catalyzing Multiple Social Impact to Achieve SDGs*.

SUSTAINABILITY POLICY RESPONDING TO CHALLENGES [OJK D.1.a]

BANK MANDIRI'S SUSTAINABILITY VALUES

Sustainability and climate change are global issues that require attention at all levels of society. Engaging in the management of these issues is not only beneficial for the global community, but it can also help companies build trust and maintain business continuity. For this reason, Bank Mandiri has established sustainability values and strategies throughout its business operations.

At Bank Mandiri, we believe that sustainable finance means making a positive impact on stakeholders and the environment, and creating a better future for generations to come. This drives our sustainability practices and ethics and helps us achieve our vision of becoming "your preferred partner".

The value of sustainability is at the core of Bank Mandiri's vision and mission. Our vision to become our customers' preferred partner reflects our commitment to building trust through good corporate governance, quality human resources, and high shareholder returns. Additionally, Bank Mandiri prioritizes the interests of society by implementing effective sustainability programs.

To realize our vision, we have placed a renewed emphasis on our Sustainability Mission for the year 2022, aiming to become the foremost advocate of sustainability in Indonesia by championing a better future. Our commitment entails leading Indonesia's transition to a low carbon economy, achieving net zero emissions (NZE) through our operations by 2030, and catalyzing multiple social impacts to achieve the United Nations' Sustainable Development Goals (SDGs).

RESPONS TERHADAP ISU KEBERLANJUTAN

Komitmen Bank Mandiri dalam mengimplementasikan inisiatif keberlanjutan diwujudkan dengan mengembangkan RAKB (Rencana Aksi Keuangan Berkelanjutan) sesuai dengan Peraturan OJK No. 51/POJK.03/2017, yang mencakup pengembangan produk/jasa keuangan berkelanjutan, peningkatan kapasitas internal, dan pengaturan tata kelola organisasi sesuai dengan prinsip keberlanjutan.

Bank Mandiri terus mengembangkan pembiayaan yang sesuai dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB), seperti perkebunan sawit berkelanjutan, transportasi ramah lingkungan, energi terbarukan, UMKM dan lainnya. Bank Mandiri juga telah menerbitkan berbagai produk berkelanjutan yang diantaranya adalah *Sustainability Bond*, *Retail Green Loan* ke *Solar Panel*, Penerbitan ESG Repo dan *Sustainability Linked Loan* (SSL). Seiring dengan pengembangan produk, Bank Mandiri meningkatkan kapabilitas internal melalui *Workshops, Training, Benchmarking,* dan *Forum Group Discussion* (FGD) dan membangun fungsi khusus Lingkungan, Sosial, dan Tata kelola (LST) dalam organisasi sebagai *control tower* implementasi keuangan berkelanjutan.

KOMITMEN PIMPINAN DALAM MENERAPKAN KEUANGAN BERKELANJUTAN

Keberhasilan penerapan keuangan berkelanjutan tentunya tidak lepas dari komitmen para pimpinan yang senantiasa mendorong inisiatif tersebut. Dimulai dengan pembentukan komitmen kebijakan yang mendukung keuangan berkelanjutan oleh jajaran pimpinan Bank Mandiri, yang diwujudkan dalam RAKB jangka panjang dan jangka pendek. Penyusunan RAKB dilakukan oleh Direksi dan disetujui oleh Dewan Komisaris. Keterlibatan Direksi terhadap implementasi LST juga tercermin melalui pertemuan-pertemuan berkala yakni ESG Forum (*board level*) yang tujuannya untuk memastikan penerapan keuangan berkelanjutan.

RESPONSE TO SUSTAINABILITY ISSUES

Bank Mandiri has demonstrated its commitment to implementing sustainability initiatives through the development of a Sustainable Finance Action Plan (SFAP) that complies with OJK Regulation No. 51/POJK.03/2017. The plan covers the development of sustainable finance products and services, internal capacity building, and the adjustment of the organization's overall governance to align with sustainability principles.

To further this commitment, Bank Mandiri is continuously increasing its financing portfolio in accordance with the Sustainable Business Activity Category, including sustainable palm oil, clean transportation, renewable energy, MSMEs, etc. Additionally, Bank Mandiri has issued diversivied sustainable products such as Sustainability Bonds, Retail Green Loans for Solar Panels and EV, ESG Repo Issuances, and Sustainability Linked Loans (SSL). Along with product development, Bank Mandiri has improved its internal capabilities through workshops, training, benchmarking, and forum group discussions (FGD), and has established a special Environment, Social, and Governance (ESG) function within the organization to act as a control tower for the implementation of sustainable finance.

LEADERS' COMMITMENT TO IMPLEMENTING SUSTAINABLE FINANCE

The successful implementation of sustainable finance is closely linked to the commitment of Bank Mandiri's leadership, who consistently drive such initiative. It begins with the establishment of policy commitments that support sustainable finance and is reflected in both the long-term and short-term Sustainable Finance Action Plan (SFAP). The SFAP is developed by the Board of Directors and approved by the Board of Commissioners. The involvement of the Board of Directors in the implementation of sustainable finance is also demonstrated through regular meetings, such as the ESG Forum at the board level, which aims to ensure the effective implementation of sustainable finance practices.

PENERAPAN KEUANGAN BERKELANJUTAN [OJK D.1.b]

PENCAPAIAN KINERJA KEBERLANJUTAN

Bank Mandiri berupaya untuk terus meningkatkan kinerja keberlanjutannya, bahkan dalam situasi pandemi yang belum juga berakhir sepenuhnya. Bank Mandiri senantiasa beraspirasi untuk menjadi agen perubahan dalam pemulihan ekonomi sejalan dengan memperhatikan aspek berkelanjutan. Penerapan implementasi Bank Mandiri dalam keberlanjutan diwujudkan dalam tiga pilar, yaitu *Sustainable Banking, Sustainable Operation*, dan *Sustainability Beyond Banking*.

SUSTAINABLE BANKING

Bank Mandiri meningkatkan portofolio berwawasan KKUB sebesar 11,6% dibandingkan tahun sebelumnya. Portofolio sesuai Peraturan OJK No. 51/POJK.03/2017 ini mencapai Rp228,7 triliun atau 24,5% dari portofolio kredit bank *(Bank Only)*, dengan portofolio hijau sebesar Rp106 triliun atau 11,4% dan sosial sebesar Rp122 triliun atau 13,1%. Selain itu, Bank Mandiri menerbitkan *Sustainable Bond* senilai US$300 juta dan ESG Repo sebesar US$500 juta. Bank Mandiri mengembangkan *Sustainability Product Asset* dalam segmen retail, seperti penyaluran kredit FLPP sebesar Rp1.531 miliar untuk mendukung masyarakat berpenghasilan rendah untuk memiliki rumah yang terjangkau, *solar panel* residensial, *electric vehicle*, dan lainnya. Selain itu, Bank Mandiri juga menyalurkan *Sustainable Linked Loan* (SLL) untuk pembiyaan proyek-proyek berkelanjutan.

SUSTAINABLE OPERATION

Mengingat emisi sangat berdampak dalam pemanasan global, maka Bank Mandiri berupaya mengurangi emisi melalui operasional yang ramah lingkungan. Bank Mandiri menerapkan gedung ramah lingkungan *(green building)* pada empat gedung kantor utama (Plaza Mandiri, Sentra Mandiri, Menara Mandiri, dan Wisma Mandiri). Selain itu, Bank Mandiri meluncurkan fitur-fitur dengan platform digital, seperti KOPRA, LIVIN,

IMPLEMENTATION OF SUSTAINABLE FINANCE [OJK D.1.b]

SUSTAINABILITY PERFORMANCE ACHIEVEMENT

Bank Mandiri strives to continuously improve its sustainability performance, particularly in facing the pandemic that has not yet been fully over. Bank Mandiri always aspires to be an agent of change in economic recovery in line with sustainable aspects. Bank Mandiri's sustainability has been implemented through three pillars, namely Sustainable Banking, Sustainable Operation, and Sustainability Beyond Banking.

SUSTAINABLE BANKING

Bank Mandiri has reported an 11.6% increase in its sustainable portfolio compared to the previous year. The portfolio, in compliance with OJK Regulation No. 51/POJK.03/2017, reached Rp228.7 trillion or 24.5% of the bank's loan portfolio (bank only), with a green portfolio of Rp106 trillion or 11.4%, and a social portfolio of Rp122 trillion or 13.1%. Furthermore, Bank Mandiri has successfully issued a Sustainable Bond of US$300 million and an ESG Repo of US$500 million. Bank Mandiri has also taken steps to develop Sustainability Product Asset in the retail segment. This includes the distribution of FLPP loans amounting to Rp1,531 billion to support low-income individuals in acquiring affordable housing, residential solar panels, electric vehicles, and other related products. In addition, Bank Mandiri has also distributed Sustainable Linked Loans (SLL) to finance sustainable projects.

SUSTAINABLE OPERATION

Due to emissions having a significant impact on global warming, Bank Mandiri has made a concerted effort to reduce emissions through eco-friendly operations. Specifically, Bank Mandiri has implemented green building practices in four main office buildings, namely Plaza Mandiri, Sentra Mandiri, Menara Mandiri, and Wisma Mandiri. Additionally, to further reduce the mobility of people using vehicles to visit bank offices,

dan lainnya, demi mengurangi mobilitas masyarakat menggunakan kendaraan menuju kantor bank. Penggunaan platform digital ini juga mengurangi penggunaan kertas, yang pada akhirnya berdampak pada upaya pelestarian lingkungan.

Pada tahun pelaporan, Bank Mandiri berhasil mengurangi emisi sebesar 63.732 GJ, atau 17% dari tahun *baseline*. Dalam bidang sosial, Bank Mandiri mendukung kesetaraan *gender* (SDGs No. 5) dan pertumbuhan ekonomi yang inklusif dan berkelanjutan (SDGs No. 8) melalui kesempatan kerja bagi para wanita, yang mengisi 52% dari total karyawan, dan 33,90% dalam top manajemen Bank Mandiri.

SUSTAINABLE CSR AND FINANCIAL INCLUSION

Inklusi finansial berdampak positif pada peningkatan ekonomi bangsa secara menyeluruh. Untuk itu, Bank Mandiri berupaya untuk mengembangkan ekonomi rakyat, di samping melaksanakan program-program TJSL yang secara langsung membantu masyarakat memenuhi kebutuhan mereka, di antaranya:

1. Menyediakan 163.687 Agen Mandiri *(branchless banking).*
2. Menyalurkan Rp77.484 miliar KUR (Kredit Usaha Rakyat) dan KUM (Kredit Usaha Mikro).
3. Meluaskan pemasaran 3.000 UMKM masuk dalam *e-commerce* (Tokopedia, Gojek, dll).
4. Meningkatkan kapasitas 16.465 pekerja migran di enam negara untuk dilatih menjadi *entrepreneur* sejak tahun 2011.
5. Memberikan bantuan Rp3,9 miliar kepada korban bencana alam.

Hal-hal di atas ini hanya sebagian dari pencapaian kami dalam bidang inklusi keuangan dan CSR. Testimoni dan catatan keberhasilan lainnya dapat dibaca dalam laporan ini.

Bank Mandiri has launched several features on digital platforms such as KOPRA and LIVIN. The utilization of digital platforms not only lessens the need for paper but also contributes to environmental conservation efforts.

During the reporting year, Bank Mandiri was able to achieve a 17% reduction in emissions, amounting to 63,732 GJ, from the baseline. In terms of its social impact, Bank Mandiri has championed gender equality (SDG 5) and inclusive and sustainable economic growth (SDG 8) by providing employment opportunities for women. In fact, women make up 52% of total employees, and 39.90% of Bank Mandiri's top management is composed of women.

SUSTAINABLE CSR AND FINANCIAL INCLUSION

Financial inclusion has a positive impact on the overall economy of a nation. As such, Bank Mandiri endeavors to foster economic development by implementing Corporate Social and Environmental Responsibility programs that directly assist the community in meeting their needs. These programs include:

1. Fostering 163,687 Mandiri branchless agent.
2. Distributing KUR (Government Program Loan) of Rp77,484 and KUM (Micro Productive Loan) to support the growth of small businesses.
3. Expanding the marketing network of 3,000 MSMEs in e-commerce platforms (Tokopedia, Gojek, etc).
4. Increasing the capacity of 16,465 migrant workers in six countries to become entrepreneurs through training programs since 2011.
5. Providing assistance of Rp3.9 billion to victims of natural disasters.

The above-mentioned achievements are only a part of our accomplishment in the areas of financial inclusion and CSR. Further testimonials and success stories can be found in this report.

PENGHARGAAN

Bank Mandiri mendapatkan serangkaian penghargaan atas usahanya dalam berbagai bidang, seperti:

1. Top CSR Award 2022 kategori *Top Leader on CSR Commitment* 2022 dan TOP CSR *Award* 2022 (Star 5) yang diselenggarakan oleh Top Business.
2. Peringkat 1 *Banking Service Excellence Award* kategori Bank Umum Konvensional yang diselenggarakan oleh Majalah Infobank.
3. *ESG Excellence Award* 2022 untuk kategori Peringkat 1 *Sustainability Bank* BUMN dan *Best CEO of Governance Policy Making.*
4. *Platinum Rank – Asia Sustainability Reporting Rating* 2022 yang diselenggarakan oleh NCCR.
5. *Women Asia Pasific* 2022 *Award* dari United Nation kategori *1st runner up Gender Inclusive Environment.*
6. *Indonesia Most Trusted Company on Corporate Governance* dari IICG & SWA.
7. *Corporate Governance Award* kategori *Best Financial Sector* dari Indonesia Institute Corporate Directorship.
8. *Indonesia Excellence GCG Award* kategori *Advancing Banking Product and Services through Financial Technology* dari warta Ekonomi
9. *Indonesia Human Resources* (HR) *Award* kategori *Outstanding HR Development Strategies Approach.*
10. *CSR IDX Award* kategori *Environmental Development Initiatives* dari IDX.

AWARD

Bank Mandiri has awarded for its efforts in various fields, including:

1. Top CSR Award 2022 for Top Leader on CSR Commitment 2022 and TOP CSR Award 2022 (Star 5) category organized by Top Business.
2. Rank 1 - Banking Service Excellence Award for Conventional Commercial Bank category organized by Infobank Magazine.
3. ESG Excellence Award 2022, Rank 1 Sustainability Bank BUMN and Best CEO of Governance Policy Making.
4. Platinum Rank – Asia Sustainability Reporting Rating 2022 yang diselenggarakan oleh NCCR.
5. Women Asia Pacific 2022 Award from United Nation as 1st runner up Gender Inclusive Environment.
6. Indonesia Most Trusted Company on Corporate Governance from IICG & SWA.
7. Corporate Governance Award as Indonesia Best Financial Sector from Indonesia Institute Corporate Directorship.
8. Indonesia Excellence GCG Award as Advancing Banking Product and Services through Financial Technology From Warta Economy.
9. Indonesia Human Resources (HR) Award as Outstanding HR Development Strategies Approach.
10. CSR IDX Award as Environmental Development Initiatives from IDX.

TANTANGAN DALAM PENERAPAN KEUANGAN BERKELANJUTAN [OJK E.5]

Penerapan keuangan berkelanjutan bukannya tanpa tantangan, mengingat hal ini merupakan hal yang relatif baru bagi beberapa kalangan. Contohnya, pemahaman debitur dalam isu-isu keberlanjutan dan risiko-risiko lingkungan, sosial dan tata kelola masih sangat rendah. Untuk itu Bank Mandiri menyediakan berbagai pelatihan dan penyuluhan bagi para nasabah dan calon debitur.

CHALLENGES IN IMPLEMENTING SUSTAINABLE FINANCE [OJK E.5]

The implementation of sustainable finance is not without challenges, as it is a relatively new concept for some groups. For example, debtors' understanding of sustainability issues and environmental, social and governance risks remains low. For this reason, Bank Mandiri provided various training and counseling for customers and prospective debtors.

Kesulitan lain yaitu keterlambatan memperoleh sertifikasi *Indonesian Sustainable Palm* Oil (ISPO) karena keterbatasan sidang ISPO dalam masa pandemi ini. Untuk hal ini, Bank Mandiri terus mendorong pemenuhan persyaratan ISPO walaupun sidang belum dilaksanakan.

Tantangan lainnya adalah terbatasnya proyek-proyek yang berwawasan keberlanjutan dan kurangnya pakar *green project*, padahal biasanya proyek semacam ini mengandung risiko cukup tinggi, membutuhkan teknologi dan pembiayaan yang besar. Dengan demikian, hal ini membatasi Bank Mandiri untuk memberikan pembiayaan dalam proyek-proyek keberlanjutan.

Untuk mengatasi berbagai tantangan terkait keberlanjutan, Bank Mandiri melakukan identifikasi dan mitigasi terhadap setiap tantangan. Memang tantangan-tantangan yang berasal dari luar Bank Mandiri ini membutuhkan campur tangan dari pemerintah untuk mendorong implementasi keuangan berkelanjutan.

Namun, Bank Mandiri memberikan komitmen dan upaya-upaya terbaiknya untuk menjalankan keuangan berkelanjutan dalam kehati-hatian mengelola risiko yang ada.

STRATEGI DAN PENCAPAIAN TARGET

[OJK D.1.c]

Sebagai salah satu bank mitra pemerintah di Indonesia, keterlibatan Bank Mandiri sangat dibutuhkan untuk meningkatkan kesejahteraan masyarakat dan pertumbuhan ekonomi nasional.

Bank Mandiri terlibat dalam program pengentasan kemiskinan ekstrim pada tahun 2024 yang sejalan dengan SDGs (Tujuan Pembangunan Berkelanjutan) yaitu tanpa kemiskinan. Berbagai program di antaranya: program pengembangan 32.180 petani, program rumah murah, membagikan paket sembako, dan lainnya.

The next challenge that Bank Mandiri faced was the delay in obtaining the Indonesian Sustainable Palm Oil (ISPO) certification due to limited trials during the pandemic. Despite this obstacle, Bank Mandiri has continued to encourage its clients to fulfill the ISPO requirements even in the absence of trials.

Another significant challenge is the limited number of sustainability-minded projects and the lack of experts in green projects. Typically, these projects involve high risks, advanced technology, and substantial financing. These challenges significantly limit Bank Mandiri's ability to provide financing for sustainable projects.

To overcome the various challenges related to sustainability, Bank Mandiri has identified and mitigated each challenge. However, challenges that originate outside the bank require government intervention to promote the implementation of sustainable finance.

Nevertheless, Bank Mandiri remains committed to implementing sustainable finance while prudently managing existing risks.

STRATEGY AND TARGET ACHIEVEMENT

[OJK D.1.c]

As the government partner bank in Indonesia, Bank Mandiri plays a crucial role in improving the welfare of communities and contributing national economic growth.

In alignment with SDG 1 (Sustainable Development Goal 1) - no poverty, Bank Mandiri has actively participated in an extreme poverty alleviation program with the aim of reaching its goal by 2024. The program comprises various initiatives, such as a development program for 32,180 farmers, a low-cost housing program, and the distribution of staple food packages, among others.

Berbagai strategi dan target yang telah ditetapkan sebelumnya telah tercapai dengan baik pada tahun 2022, bahkan beberapa di antaranya melampaui target yang ditetapkan. Namun ada pula target-target yang masih perlu dikejar dalam tahun-tahun berikutnya.

As of 2022, Bank Mandiri has successfully achieved its established strategies and targets, surpassing some of them. However, the bank must continue to strive for its targets in the following years.

PENGELOLAAN RISIKO ATAS PENERAPAN KEUANGAN BERKELANJUTAN [OJK E.3]

Penerapan bisnis keuangan, terutama keuangan berkelanjutan, juga memiliki berbagai risiko yang dapat menghambat bahkan merugikan Bank mandiri. Untuk itu, Bank Mandiri melakukan pengelolaan risiko melalui sistem *"three lines of defense"* yang melibatkan unit kerja pelaksana bisnis, unit kerja yang independen, dan unit kerja pelaksana fungsi audit internal. Selain itu, Bank Mandiri juga mempertimbangkan berbagai risiko dalam pembiayaan KKUB, di antaranya belum adanya pemahaman yang penuh dan pakar dalam topik pembiayaan KKUB.

Di samping itu, belum ada aturan yang jelas tentang standar audit lingkungan dan sosial terhadap debitur, contohnya debitur portofolio produk hijau. Untuk mengelola risiko-risiko ini, Bank Mandiri melakukan analisa komprehensif 5C *(character, capacity, capital, collateral, condition)* yang diatur dalam Standar Prosedur Kredit (SPK). Di samping itu, Bank Mandiri menetapkan standar pemenuhan perizinan lingkungan seperti dokumen AMDAL, IPAL, UKL/UPL dan lainnya.

RISK MANAGEMENT ON THE IMPLEMENTATION OF SUSTAINABLE FINANCE [OJK E.3]

The implementation of finance business, particularly sustainable finance, involves various risks with the potential to hinder and harm Bank Mandiri. For this reason, Bank Mandiri carried out risk management through the "three lines of defense" system involving the work unit performing business process, the independent work unit, and the work unit performing the internal audit function. In addition, Bank Mandiri also pays attention to risks in Community-Based Micro and Small Business Credit financing, including the lack of full understanding and expertise in that topic.

In addition, there are no clear rules regarding environmental and social audit standards for debtors, for example, green product portfolio debtors. To manage the risks, Bank Mandiri conducts a comprehensive analysis of 5C (character, capacity, capital, collateral, and condition) regulated in the Standard Credit Procedure. In addition, Bank Mandiri sets standards for fulfilling environmental permits such as environmental impact assessment, wastewater treatment, environmental management, and others.

PELUANG DAN PROSPEK USAHA

Tahun 2023 diharapkan ekonomi Indonesia akan bertumbuh, walaupun terdapat berbagai prediksi tentang kelesuan ekonomi dunia. Pemerintah memproyeksikan pertumbuhan ekonomi nasional sebesar 5,3%, berada di atas pertumbuhan ekonomi global. Prediksi ini mendorong Bank Mandiri untuk terus meningkatkan kinerjanya.

BUSINESS OPPORTUNITIES AND PROSPECTS

Indonesia's economy is anticipated to experience growth in the year 2023. Despite the predictions of a global economic slowdown, the government has projected a national economic growth rate of 5.3%, which is higher than the global economic growth rate. This prediction has driven Bank Mandiri to continually improve its performance.

Dalam tahun mendatang, Bank Mandiri berupaya untuk menumbuhkan penyaluran kredit pada kisaran 10%-12%, menjaga rasio NIM pada kisaran 5,0%-5,5%, dan meningkatkan share pembiayaan berkelanjutan dengan porsi 24-25% dari total kredit. Sementara itu, Bank Mandiri akan terus menggalakkan upaya-upaya penghematan energi dan penurunan emisi, serta meluaskan pengaruhnya untuk meningkatkan kesejahteraan masyrakat melalui berbagai kegiatan CSR-nya.

Akhir kata, kami menyadari bahwa pencapaian-pencapaian selama tahun 2022 ini tidak dapat terlaksana tanpa dukunga para pemangku kepentingan, jajaran manajemen, serta setiap karyawan Bank Mandiri. Untuk itu, saya ingin menyampaikan apresiasi dan penghargaan atas dukungan setiap pemangku kepentingan dan Insan Mandiri. Kerja keras kita bersama tidak sia-sia, dan bersama kita memandang masa depan dengan penuh semangat, demi meningkatkan ekonomi nasional, mengelola perubahan iklim, dan menyejahterakan masyarakat.

In the upcoming year, Bank Mandiri aims to increase its loan disbursement by 10-12%, maintain its net interest margin ratio at 5.0%-5.5%, and raise the share of sustainable financing to 24-25% of total loans. Additionally, Bank Mandiri will continue to promote energy conservation and emission reduction efforts, as well as expand its influence to improve community welfare through corporate social responsibility programs.

Lastly, we recognize that the achievements in 2022 could not have been accomplished without the support of stakeholders, management, and all Bank Mandiri employees. Therefore, I would like to express my appreciation and gratitude for the support of all stakeholders and Mandiri employees. Our collaborative efforts never go to waste, and together, we look forward to the future with enthusiasm, in order to enhance the national economy, address climate change, and improve community welfare.

Jakarta 10 Februari 2023
Jakarta February 10, 2023

Hormat kami,
Best regards,

Direktur Utama
President Director

DARMAWAN JUNAIDI

01

INISIATIF KEBERLANJUTAN
BANK MANDIRI

Bank Mandiri's Sustainability Initiatives

[OJK A.1] [GRI 2-22]

Bank Mandiri membangun keuangan berkelanjutan dengan menyelaraskan kepentingan ekonomi, lingkungan dan sosial yang dikembangkan melalui kebijakan dan praktik perbankan.

Bank Mandiri builds sustainable finance by aligning economic, environmental and social interests developed through banking policies and practices.

Bank Mandiri terus berkomitmen dalam mendorong penerapan Keuangan Berkelanjutan melalui integrasi aspek Lingkungan, Sosial & Tata Kelola (LST) dalam kegiatan bisnisnya, selain itu Bank Mandiri juga terus berkontribusi aktif dalam implementasi Keuangan Berkelanjutan secara nasional, tercermin dari keterlibatan Bank Mandiri menjadi salah satu pembentuk *"First Mover on Sustainable Banking"* di Indonesia untuk mendorong penerapan keuangan berkelanjutan pada lembaga keuangan di Indonesia.

Bank Mandiri mendukung keuangan berkelanjutan dengan penerapan kebijakan dan praktik perbankan yang diterapkan di seluruh lini bisnisnya. Langkah awal Bank Mandiri menuju *sustainable banking* telah diimplementasikan di tahun 2018 dengan dibentuknya RAKB (Rencana Aksi Keuangan Berkelanjutan), setelah Otoritas Jasa Keuangan (OJK) menerbitkan Peraturan OJK No. 51/POJK.03/2017 tentang pembiayaan berkelanjutan lembaga jasa keuangan, emiten dan perusahaan publik pada tahun 2017. RAKB tahun 2018 direalisasikan dalam penerapan keuangan berkelanjutan di Bank Mandiri di tahun 2019.

Untuk mencapai implementasi keuangan yang berkelanjutan, Bank Mandiri telah merancang *roadmap* yang sejalan dengan *Roadmap* Keuangan berkelanjutan yang dikeluarkan oleh OJK dan dibagi menjadi dua fase:
1. Tahap I (2015-2019)
2. Tahap II (2020-2027)

Pada tahap pertama (2015-2019), Bank Mandiri sebagai penggerak *"First Movers on Sustainable Banking"* dan menerapkan RAKB.

Bank Mandiri is committed to promoting the implementation of Sustainable Finance through the integration of Environmental, Social & Governance (ESG) aspects in its business activities. In addition, Bank Mandiri continues to actively contribute to the implementation of national Sustainable Finance, reflected in the involvement of Bank Mandiri as one of the founders of "First Mover on Sustainable Banking" in Indonesia to encourage the implementation of sustainable finance in financial institutions in Indonesia.

Bank Mandiri supports sustainable finance by implementing banking policies and practices throughout its business lines. The Bank's initial steps towards sustainable banking has been implemented in 2018 with the formation of the Sustainable Finance Action Plan (SFAP) after the Financial Services Authority (OJK) issued OJK Regulation No. 51/POJK.03/2017 on the implementation of sustainable finance for financial service institutions, issuers, and public companies in 2017. The 2018 SFAP has been realized in the implementation of sustainable finance at Bank Mandiri in 2019.

To achieve sustainable finance implementation, Bank Mandiri has designed a roadmap that in line with the Sustainable Finance Roadmap by the OJK and divided into two phases:

1. Phase I (2015-2019)
2. Phase II (2020-2027)

In Phase I (2015-2019), Bank Mandiri played a role as part of the "First Movers on Sustainable Banking" and implemented SFAP.

ROADMAP SUSTAINABLE FINANCE TAHAP I (2015-2019)
Sustainable Finance Roadmap Phase I (2015-2019)

2012

Indonesia menjadi pendiri dan anggota dari *Sustainable Banking Network* (SBN) IFC World Bank
Indonesia becomes a founder and a member of Sustainable Banking Network (SBN) IFC World Bank

2013

OJK mempersiapkan *Roadmap* Keuangan Berkelanjutan
OJK is preparing the Sustainable Finance Roadmap

2014

Roadmap Keuangan Berkelanjutan (2015-2019)
1. *Awareness Program*
2. *Green Lending Model*
3. *Capacity Building*

Kesepakatan Global Perubahan Iklim
Paris Agreement on Climate Change 2015-2030
UU 16/2016 Ratifikasi Paris *Agreement*

2015

Tujuan Pembangunan Berkelanjutan
UN *Sustainable Development Goals* (SDGs) 2015-2030 (Perpes 59/2017 SDGs)
Sustainable Finance Roadmap (2015-2019)
1. Awareness Program
2. Green Lending Model
3. Capacity Building

Global Agreement on Climate Change
Paris Agreement on Climate Change 2015-2030
Law No. 16/2016 on Paris Agreement Ratification
Sustainable Development Goals

2016

1. *Sustainable Finance Award* (SFA)
2. *Pilot Project the First Movers on Sustainable Banking*
3. *Pilot Project Bali Center for Sustainable Finance* (OJK – Universitas Udayana)
4. *Sustainable Finance Information* Hub.
1. Sustainable Finance Award (SFA)
2. Pilot Project the First Movers on Sustainable Banking
3. Pilot Project Bali Center for Sustainable Finance (OJK – Universitas Udayana)
4. Sustainable Finance Information Hub.

2017

1. POJK (OJK *Regulation*) No. 51/POJK.03/2017 (Ketentuan Mengenai Keuangan Berkelanjutan)
2. POJK (OJK *Regulation*) No. 60/POJK.04/2017 *Green Bond*
1. POJK (OJK Regulation) No. 51/POJK.03/2017 (Provisions on Sustainable Finance)
2. POJK (OJK Regulation) No. 60/POJK.04/2017 on Green Bonds

2018

1. Penerbitan Pertama *Green Bond*/Sukuk oleh Pemerintah dan LJK
2. Pedoman Teknis Implementasi Peraturan OJK No. 51/POJK.03/2017 Bagi Bank
3. Terbentuknya Inistiatif Keuangan Berkelanjutan Indonesia (Alumni *First Movers*)
4. Pengenalan Skema *Blended Finance*
1. Issuance of the first Green Bond/Sukuk by the Government and Financial Services Institutions
2. Technical guidance for the Implementation of OJK Regulation No. 51/POJK.03/2017 For Banks
3. Establishment of Indonesia Sustainable Finance Initiative (Alumni of First Movers)
4. Introduction of Blended Finance Scheme

2019

1. Indonesia menjadi *First Movers* untuk inisitaif Keuangan Berkelanjutan di *Emerging Countries*
2. Implementasi Peraturan OJK No. 51/POJK.03/2017 bagi Bank
3. *Monitoring action plan* bagi Bank
4. Persiapan *Roadmap* tahap II (2020-2027)
1. Indonesia becomes a First Mover for Sustainable Finance Initiative in Emerging Countries
2. Implementation of OJK Regulation No. 51/POJK.03/2017 for Banks
3. Monitoring action plan for banks
4. Preparing Roadmap Phase II (2020-2027)

Pada *Roadmap* tahap kedua (2020-2027), Bank Mandiri bergerak menuju karbon netral dengan memperkuat ekosistem dan taksonomi hijau. Pada periode ini Dewan Direksi bersama Dewan Komisaris telah menetapkan arah *Sustainability* (*Framework*, *Commitment*, *Strategy*, Inisiatif, *Roadmap*) terkait *climate change* dan pencapaian *Sustainable Development Goals* (SDGs). Penguatan komitment tersebut terlihat dari Visi Keberlanjutan menjadi "Indonesia's Sustainability *Champion for Better Future"* untuk mencapai 3 (tiga) target *Lead Indonesia's Transition to Low Carbon Economy*, NZE Operasional tahun 2030 dan *Catalyzing Social Impact to achieve* SDGs. Penguatan komitmen tersebut juga diperkuat dengan membentuk ESG Unit sebagai *control tower* implementasi ESG di Bank Mandiri dan seluruh perusahan anak yang disupervisi langsung oleh Wakil Direktur Utama.

In Phase II (2021-2025), Bank Mandiri is moving towards carbon neutrality through strengthening ecosystems and green taxonomy. In this period the Board of Directors with the Board of Commissioners have set the direction of Sustainability (Framework, Commitment, Strategy, Initiative, Roadmap) related to climate change and the achievement of Sustainable Development Goals (SDGs). The strengthening of this commitment can be seen from the Sustainability Vision to become "Indonesia's Sustainability Champion for Better Future" to achieve 3 (three) milestone: Lead Indonesia's Transition to Low Carbon Economy targets, NZE on Operational by 2030, and Catalyzing Social Impact to achieve SDGs. This commitment also strengthened by establishing an ESG Unit as a control tower for ESG implementation at Bank Mandiri and all subsidiary companies with direct supervision by Vice of CEO Mandiri Group.

Bank Mandiri mengacu pada 8 (delapan) Prinsip keuangan berkelanjutan, dan 3 (tiga) prioritas sesuai Peraturan OJK No. 51/POJK.03/2017. Delapan prinsip keuangan berkelanjutan yang dikembangkan oleh Bank Mandiri adalah:

1. Investasi yang bertanggung jawab
2. Strategi dan praktik bisnis berkelanjutan
3. Pengelolaan risiko sosial dan lingkungan hidup
4. Tata kelola
5. Komunikasi yang informatif
6. Inklusif
7. Pengembangan sektor unggulan prioritas
8. Koordinasi dan kolaborasi

Sedangkan tiga prioritas RAKB adalah:

1. Pengembangan produk dan/atau jasa keuangan berkelanjutan.
2. Pengembangan kapasitas intern Lembaga Jasa Keuangan (LJK).
3. Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional.

Bank Mandiri's SFAP refers to 8 (eight) principles of sustainable finance and 3 (three) priorities in accordance with OJK Regulation No. 51/POJK.03/2017. The eight principles of sustainable finance developed by Bank Mandiri are:

1. Responsible investment
2. Sustainable business strategy and practices
3. Management of social and environmental risks
4. Governance
5. Informative communication
6. Inclusive
7. Development of priority leading sectors
8. Coordination and collaboration

Meanwhile, the three priorities for SFAP are:

1. Development of sustainable finance products and/or services.
2. Internal capacity development of the Financial Services Institutions (FSI).
3. Adjustment on organizational, risk management, governance, and/or standard operating procedures.

8 PRINSIP
8 principles

1. Investasi yang bertanggung jawab.
   Responsible investment.
2. Strategi dan praktik bisnis berkelanjutan.
   Sustainable business strategies and practices.
3. Pengelolaan risiko sosial dan lingkungan hidup.
   Management of social and environmental risks.
4. Tata kelola.
   Governance.
5. Komunikasi yang informatif.
   Informative communication.
6. Inklusif.
   Inclusive.
7. Pengembangan sektor unggulan prioritas.
   Development of priority leading sectors.
8. Koordinasi dan kolaborasi.
   Coordination and collaboration.

3 PRIORITAS RAKB
3 priorities for SFAP

1. Pengembangan produk dan/atau jasa keuangan berkelanjutan.
   Development of sustainable financial products and/or services.
2. Pengembangan kapasitas intern Lembaga Jasa Keuangan (LJK).
   Internal capacity development of the Financial Services Institution (LJK).
3. Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional.
   Adjustment on organizational, risk management, governance, and/or operational standard procedures.

Penerapan keuangan berkelanjutan Bank Mandiri dibangun melalui tiga pilar dengan *highlight* inisiatif hingga 2027:

1. *SUSTAINABLE BANKING*
   a. Penerapan implementasi kebijakan lingkungan, sosial dan tata kelola (LST) pada sektor prioritas (CPO, energi, konstruksi, FMGC, *metal mining*) melalui peningkatan kapabilitas dan penyusunan kebijakan sektoral secara bertahap.
   b. Pengembangan *sustainable product (sustainable bond, sustainable linked loan, kredit retail solar panel,* dll).

2. *SUSTAINABLE OPERATION*
   a. Penerapan operasional bank yang ramah lingkungan melalui *green office* (efisiensi energi dan air), transformasi digital, serta budaya kerja ramah lingkungan.
   b. Meningkatkan ketahanan operasional bank, khususnya terkait keamanan data.
   c. Mendorong penerapan praktik non diskriminasi dan adanya kesetaraan gender di tempat kerja *(equality and diversity*).
   d. Menciptakan masa depan melalui *Carbon Tracking* yang selaras dengan timeline regulator (BI dan Kementerian terkait) serta *Carbon Insetting* melalui *Natural Based Solution* yaitu penanaman pohon.

3. *SUSTAINABLE BEYOND BANKING*
   a. Peningkatan jumlah masyarakat yang "naik kelas" melalui integrasi program TJSL dan inklusi keuangan. Program TJSL difokuskan pada pelatihan kewirausahaan bagi pekerja migran, pengusaha muda, UMKM di Rumah BUMN hingga petani di *Rice Milling* Unit. Sementara itu inklusi keuangan fokus pada sektor prioritas pemerintah (pertanian dan perikanan) dan pengembangan Mandiri Agen, atau agen *branchless banking*.
   b. Menjadi *Leading Sustainability* dan SDGs *Research*.

Sustainable finance within Bank Mandiri is implemented through three pillars with highlight initiative to 2027:

1. SUSTAINABLE BANKING
   a. Implementation of environmental, social and governance (ESG) policies in priority sectors (CPO, energy, construction, FMGC, metal mining) through capability building and gradual development of sectoral policies.
   b. Developments of sustainable products (sustainable bond, sustainable linked loan, retail credits for solar panel, and others).

2. SUSTAINABLE OPERATION
   a. Implementation of eco-friendly banking operations through green offices (energy and water efficiency), digital transformation, and green working culture.
   b. Improving the resilience of bank operations, particularly related to data security.
   c. Promoting human rights policy explicitly covers non-discriminatory practices and gender equality in the office.
   d. Creating the future through Carbon Tracking inline with regulator (Indonesia Central Bank and related Ministry) roadmap and Carbon In-setting through Natural Based Solutions, namely Tree Planting.

3. SUSTAINABLE BEYOND BANKING
   a. Upscale the economy of unserved communities by integrating the CSR program and the Financial Inclusion program. The CSR program focused on entrepreneurship training for migrant workers, Young Entrepreneurs, SMEs in Rumah BUMN, and farmers on Rice Milling Unit. Meanwhile, the Financial Inclusion program focused on government's priority sectors (agriculture and fisheries), and developing Mandiri Agents, or branchless banking agents.
   b. Become a Leading Sustainability and SDGs Research.

Inisiatif RAKB Bank Mandiri disusun dengan memperhatikan *international best practice*, yaitu:

1. 17 SDGs *(Sustainable Development Goals)*
2. Komitmen Indonesia ENDC *(Enhanced National Determination Contributor)*
3. TCFD *(Taskforce on Climate Financial Disclosure)*
4. Pemegang Saham dan Pemangku Kepentingan
5. Lembaga Rating seperti *Sustainable Banking* in ASEAN (SUSBA), MSCI, Sustainalytics, Refintiv

Dalam mengembangkan keuangan berkelanjutan, Bank Mandiri menerbitkan *sustainability bond* pada tahun 2021 yaitu pembiayaan untuk proyek-proyek yang berwawasan lingkungan. Tujuan penerbitan *sustainability bond* ini adalah untuk menggali potensi energi baru dan terbarukan, serta mendukung pencapaian pemerintah dalam bidang pembangunan berkelanjutan atau SDGs. Penerbitan *sustainability bond* ini menempatkan Bank Mandiri sebagai *"The First Green Social and Sustainable Bond."* Sambutan masyarakat dan investor terhadap penerbitan *sustainability bond* ini sangat baik, sehingga Bank Mandiri memperoleh *the largest oversubscription rate* dibandingkan semua penerbitan *bonds* dari Indonesia pada tahun tersebut.

Bank Mandiri's SFAP initiative has been prepared by taking into account international best practices, namely:

1. The 17 Sustainable Development Goals (SDGs)
2. Indonesia's ENDC (Enhanced National Determination Contributor) Commitment
3. TCFD (Taskforce on Climate Financial Disclosure)
4. Investor and Stakeholder
5. Rating agencies such as Sustainable Banking in ASEAN (SUSBA), MSCI, Sustainalytics, Refintiv

In developing sustainable finance, Bank Mandiri issued sustainability bond in 2021 to finance environmentally conscious projects. The issuance of sustainability bond aimed to explore the potential for new and renewable energy and support the government's achievements of SDGs. This sustainability bond issuance has positioned Bank Mandiri as "The First Green Social and Sustainable Bond." The public and investors responded positively to the sustainability bond issuance, making it the largest oversubscription rate compared to all bond issuances in Indonesia during that year.

Bank Mandiri juga telah menetapkan kebijakan-kebijakan yang selaras dengan prinsip keberlanjutan dalam bidang lingkungan dan sosial, seperti:

1. Kebijakan perkreditan yang menetapkan untuk menghindari pemberian kredit pada proyek yang membahayakan lingkungan.
2. Standar Prosedur Kredit (SPK) yang mewajibkan debitur untuk memenuhi peraturan lingkungan seperti AMDAL, PROPER, serta menerapkan K3 (Keselamatan dan Kesehatan Kerja).
3. Untuk sektor sawit dan CPO, Bank Mandiri memastikan bahwa nasabah memiliki sertifikat ISPO atau bukti pendaftaran ISPO. Selain itu, kami tidak menyalurkan pembiayaan terhadap aktivitas usaha yang dilarang *(exclusion list)* termasuk menerapkan kebiijakan NDPE.
4. Menghindari pemberian kredit pada proyek yang bersifat spekulasi, usaha perjudian, pornografi, bertentangan dengan normal kesusilaan, narkotika dan sektor-sektor lain yang dilarang oleh peraturan perundangan lainnya.

Bank Mandiri has also established policies that are aligned with sustainability principles in the environmental and social aspects, such as:

1. Credit policies that prohibit financing for projects that endanger the environment.
2. Credit Procedure Standard that requires prospective debtors to comply with environmental regulations such as AMDAL, PROPER, and implement OHS (Occupational Health and Safety).
3. For palm oil and CPO sectors, Bank Mandiri ensures that customers have an ISPO certificate or proof of ISPO registration. In addition, Bank Mandiri do not allowed to provide financing for for business activities that are prohibited under our exclusion list, including the iimplementation of NDPE (No Deforestation, No Peat and No Exploitation).
4. Avoid granting credit to speculative projects, gambling businesses, pornography, contrary to moral norms, narcotics and other sectors prohibited by other laws and regulations.

5. Memastikan bahwa nasabah/debitur memperhatikan kondisi sosial, seperti tidak melakukan kerja paksa, tidak mempekerjakan anak di bawah umur, dan menerapkan prinsip non diskriminasi.

Pengembangan dan implementasi keuangan berkelanjutan dalam Bank Mandiri didukung penuh oleh Dewan Komisaris dan Direksi melalui keterlibatan mereka dalam melakukan monitoring yang intensif. Melalui Komite Pemantau Risiko, Dewan Komisaris memantau pelaksanaan keuangan berkelanjutan setidaknya tiga kali dalam setahun. Direksi juga melaksanakan monitoring melalui rapat direksi, Risk Management and Credit Policy Committee (RMPC) serta ESG Forum minimal enam kali dalam setahun. Adapun fungsi harian integrasi dan *control tower* penerapan keuangan berkelanjutan dilakukan oleh ESG Group termasuk pengelolaan LST *framework*, penyelarasan ketentuan yang selaras dengan isu LST dan perubahan iklim, pengelolaan *sustainable portfolio management*, strategi operasional yang bertanggung jawab, termasuk fungsi komunikasi dan pelaporan terhadap pihak eksternal dan internal.

Keberhasilan implementasi kebijakan dan *roadmap* keberlanjutan ini tentunya terletak pada insan Mandiri yang akan mewujudkannya. Untuk itu, Bank Mandiri memastikan pengembangan kapabilitas internal terkait keberlanjutan dengan menyusun *roadmap* terkait pengembangan insan Mandiri, serta menyediakan *workshop* dan pelatihan RAKB.

Dengan perencanaan yang teliti melalui *roadmap* keuangan berkelanjutan, serta dukungan insan Mandiri dan pengawasan dari Dewan Komisaris maupun Direksi, Bank Mandiri yakin dapat mewujudkan dirinya menjadi Pemimpin dalam penerapan Keuangan Berkelanjutan di Indonesia. Sejak awal komitmen Bank Mandiri telah jelas, yaitu mengedepankan upaya-upaya pencegahan perubahan iklim demi kesejahteraan bangsa dan kemajuan dunia.

5. Ensure that customers/debtors pay attention to social conditions, such as avoiding forced labor, not employing underage and applying the principle of non- discrimination.

The Board of Commissioners and Board of Directors have fully supported the development and implementation of sustainable finance within Bank Mandiri through their involvement in conducting intensive monitoring. Through the Risk Monitoring Committee, the Board of Commissioners has carried out monitoring of the implementation of sustainable finance at least three times a year. The Board of Directors also carried out monitoring through BOD meetings, Risk Management and Credit Policy Committee (RMPC) and ESG Forum at least six times a year. The daily functions of the integration and control tower implementation of sustainable finance are carried out by the ESG Group which covers managing the ESG framework, alignment of Mandiri's policy with ESG issues and climate change, managing a sustainable portfolio, green operational strategy, ESG communication and reporting to external and internal parties .

The successful implementation of the sustainability policy and roadmap resides in Mandiri employees for its realization. For this reason, Bank Mandiri ensures internal capacity development related to sustainability by preparing a roadmap related to the development of Mandiri employees, as well as providing SFAP workshops and training.

With meticulous planning through a sustainable finance roadmap, as well as Mandiri employees support and supervision from the Board of Commissioners & Board of Directors, Bank Mandiri is confident to be Indonesia market leader on Sustainable Financial Institution. Since its inception, Bank Mandiri's commitment has been clear, namely prioritizing efforts to prevent climate change for the welfare of the nation and the betterment of the world.

02

TENTANG

BANK MANDIRI

About Bank Mandiri

Sebagai salah satu bank terbesar di Indonesia, Bank Mandiri mengedepankan kepercayaan nasabah sambil terus bertumbuh dan mengembangkan kapabilitasnya, termasuk dalam bidang keberlanjutan dan kepedulian terhadap perubahan iklim. Komitmen ini diwujudkan dengan menjadi bagian dari *"Indonesian first movers on sustainable banking,"* yaitu penggerak dalam perbankan berkelanjutan di Indonesia.

As one of the largest banks in Indonesia, Bank Mandiri places a strong emphasis on building and maintaining the trust of customers while pursuing growth and development, including in the areas of sustainability and climate responsibility. This commitment is demonstrated by being a key player in the "Indonesian first movers on sustainable banking," driving the initiative for sustainable banking in Indonesia.

mandiri
mandiri

IDENTITAS PERUSAHAAN
COMPANY IDENTITY

NAMA ORGANISASI
[GRI 2-1]

PT Bank Mandiri (Persero) Tbk.

ORGANIZATION NAME
[GRI 2-1]

PT Bank Mandiri (Persero) Tbk.

PRODUK DAN AKTIVITAS USAHA: PERBANKAN
[GRI 2-6] [OJK C.4]

1. Produk Simpanan (tabungan, deposito, giro, *cash management*)
2. Produk Pinjaman (kredit, kartu kredit)
3. Jasa lainnya (jasa *treasury currency and derivatif*, jasa *trade service*, layanan keagenan, layanan *e-channel, treasury*, dan *bancassurance*)
4. *Digital Banking* (Super App Livin', Super Platform Kopra)

PRODUCTS AND BUSINESS ACTIVITIES: BANKING
[GRI 2-6] [OJK C.4]

1. Savings Products (savings, time deposits, current accounts, cash management)
2. Loan Products (credit, credit card)
3. Other services (treasury currency and derivative service, trade service, agency services, e-channel service, treasury, and bancassurance)
4. Digital Banking (Super App Livin', Super Platform Kopra)

PRODUK DAN JASA TERSEBUT DIKATEGORIKAN DALAM BEBERAPA SEGMEN, YAITU:
[GRI 2-6]

1. *Corporate banking*
2. *Commercial banking*
3. Hubungan Kelembagaan
4. Retail (SME, mikro, konsumer, *wealth management*)
5. *Treasury and International Banking*

THE PRODUCTS AND SERVICES ARE CATEGORIZED INTO SEVERAL SEGMENTS, NAMELY:
[GRI 2-6]

1. Corporate banking
2. Commercial banking
3. Institutional Banking
4. Retail Banking (SME, micro, consumer, wealth management)
5. Treasury and International Banking

PRODUK BERDASARKAN SEKTOR EKONOMI
[GRI 2-6]

1. Industri
2. Perdagangan, restoran dan hotel
3. Pertanian
4. Jasa dunia usaha
5. Konstruksi, pengangkutan, pergudangan dan komunikasi
6. Listrik, gas dan air
7. Jasa sosial: tambang dan lain-lain

PRODUCTS BY ECONOMIC SECTOR:
[GRI 2-6]

1. Industry
2. Trade, restaurants and hotels
3. Agriculture
4. Business services
5. Construction, transportation, warehousing and communication
6. Electricity, gas and water
7. Social services; mining and others

KEPEMILIKAN DAN DASAR HUKUM
[GRI 2-1] [OJK C.3.c]

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. C2-16561.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.

OWNERSHIP AND LEGAL BASIS:
[GRI 2-1] [OJK C.3.c]

Bank Mandiri was founded on October 2, 1998, with confirmation by deed No. 10 on the same date, before Notary Sutjipto, S.H. Legally, Bank Mandiri's establishment was approved by the then Indonesian Minister of Justice, with approval No. C2-16561. HT.01.01 TH 98, dated October 2, 1998. The establishment was announced in the State Gazette of Republic of Indonesia No. 97 on December 4, 1998, Supplement to the State Gazette of the Republic of Indonesia No. 6859.

KOMPOSISI KEPEMILIKAN SAHAM PER 31 DESEMBER 2022
[GRI 2-1]

1. Pemerintah Republik Indonesia 52,00%
2. Publik 48,00%, yang terdiri dari:
   a. Investor Lokal 14,56%
   b. Investor Asing 33,44%

SHARE OWNERSHIP COMPOSITION AS OF DECEMBER 31, 2022
[GRI 2-1]

1. Government of the Republic of Indonesia of 52.00%
2. Public of 48.00%, consisting of:
   a. Local Investors of 14.56%
   b. Foreign Investors of 33.44%

LOKASI KANTOR PUSAT
[GRI 2-1] [OJK C.2]

Plaza Mandiri
Jl. Jenderal Gatot Subroto Kav. 36-38
Jakarta 12190 Indonesia
Telepon: (021) 5265045
Email: corporate.secretary@bankmandiri.co.id
Situs: www.bankmandiri.co.id

HEAD OFFICE ADDRESS
[GRI 2-1] [OJK C.2]

Plaza Mandiri
Jl. Jenderal Gatot Subroto Kav. 36-38
Jakarta 12190 Indonesia
Phone: (021) 5265045
Email: corporate.secretary@bankmandiri.co.id
Website: www.bankmandiri.co.id

LOKASI OPERASIONAL
[GRI 2-1] [OJK C.3.d]

1. Dalam negeri: Seluruh provinsi di Indonesia
2. Luar negeri: Singapura, Malaysia, HongKong, Timor Leste, Republik Rakyat China, Inggris dan Cayman Islands

OPERATING LOCATIONS
[GRI 2-1] [OJK C.3.d]

1. Domestic: all provinces in Indonesia
2. Overseas: Singapore, Malaysia, Hong Kong, Timor Leste, People's Republic of China, United Kingdom and Cayman Islands

WILAYAH OPERASIONAL
OPERATIONAL AREA

Tabel Jaringan Kantor per Wilayah Tahun 2022
Office Network by Region 2022

Wilayah Area	**Kantor Cabang** Branch Office	**Kantor Cabang Pembantu** Sub-Branch Office	**Jaringan Kantor Lainnya** Other Office Network
			ATM
Region I/Sumatera 1	15	196	1.107
Region II/Sumatera 2	14	211	845
Region III/Kalimantan 1	12	235	1.727
Region IV/Kalimantan 2	11	201	1.584
Region V/Kalimantan 3	8	177	1.473
Region VI/Jawa 1	9	203	1.205
Region VII/Jawa 2	10	253	1.203
Region VIII/Jawa 3	13	281	1.661
Region IX/Kalimantan	12	149	748
Region X/Sulawesi dan Maluku	19	165	679
Region XI/Bali dan Nusa Tenggara	5	110	525
Region XII/Papua	10	44	254
Kantor Luar Negeri Overseas Branch Office	7	1	16
TOTAL	**145**	**2.226**	**13.027**

Tabel Jaringan Kantor Tahun selama 5 tahun terakhir
Office Network for the last 5 years

Jenis Kantor	2022	2021	2020	2019	2018	Office Type
Kantor Pusat	1	1	1	1	1	Headquarters
Kantor Cabang	138	137	140	139	139	Branch Office
Kantor Luar Negeri	7	7	7	7	7	Overseas Office
Kantor Cabang Pembantu*)	2.226	2.465	2.280	2.304	2.321	Sub Branch Office*)
Kantor Kas	-	-	90	140	172	Cash Office
Jenis Kantor Lainnya: Other office type:						
- *Payment Point*	42	-	113	145	130	- Payment Point
- Kas *Mobile*	77	-	58	59	59	- Mobile Cash
- Kas *Mobile* Mikro	22	-	27	27	27	- Micro Mobile Cash
ATM	13.027	13.087	13.217	18.291	17.376	ATM

*) 1. Pada tahun 2021 sesuai POJK No. 12/POJK.03/2021 tanggal 30 Juli 2022 tentang Bank Umum bahwa jaringan Kantor Kas, *Payment Point*, Kas Mobil dan Kas Mobil Mikro dimasukan dalam kategori Kantor Cabang Pembantu.
2. Pada tahun 2022, sesuai surat OJK No. S-30/PB.11/2022 tanggal 6 Maret 2022 hal Pelaporan APOLO – Jaringan Kantor sesuai dengan POJK No. 12/POJK.03/2021 tentang Bank Umum bahwa jaringan kantor *Payment Point*, Kas Mobil dan Kas Mobil Mikro tidak lagi dicatatkan sebagai Kantor Cabang Pembantu, melainkan hanya dicatatkan sebagai data internal bank.
1. In 2021, according to Financial Services Authority Regulation No. 12/POJK.03/2021 dated July 30, 2022 on Commercial Banks, the network of Cash Offices, Payment Points, Mobile Cash and Micro Mobile Cash are categorized as Sub-Branch Offices.
2. In 2022, according to OJK letter No. S-30/PB.11/2022 dated March 6, 2022 on APOLO Reporting - Branch Network, in accordance with Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks, the networks of Payment Points, Mobile Cash and Micro Mobile Cash are no longer recorded as Sub-Branch Offices, but only recorded as internal bank data.

Kantor Luar Negeri
Overseas Office

Bank Mandiri Singapura
12 Marina View,
#19-01 Asia Square Tower 2,
Singapore 018961
Telp : 65-6213-5688/65-6213-5680
Fax : 65-6844-9833/65-6844-9808
Website: www.ptbankmandiri.com.sg
SWIFT Code: BMRISGSG

Bank Mandiri Hong Kong
7th Floor
Far East Finance Centre 16 Harcourt Road, Hong Kong
Telp : +852-2881-3632
Fax : 852-2529-8131/852-2811-0735
Website : www.bankmandirihk.com
SWIFT Code: BMRIHKHH

Remittance Office Hong Kong
Shop 3. G/F. Keswick Court
3 Keswick Street Causeway Bay Hong Kong
Telp : +852-2881-6650
Fax : +852-2881-5386

Bank Mandiri Cayman Islands
Cardinal Plaza 3rd Floor, #30 Cardinal Avenue.
PO BOX 10198, Grand Cayman
KY 1 – 1002 Cayman Islands
Telp : +1-345-945-8891
Fax : +1-345-945-8892
SWIFT Code: BMRIKYKY

Bank Mandiri Dili - Timor Leste
25 Rua de Abril No.10 Colmera
Dili-Timor Leste
Telp : +670-331-7777/+6221-526-3769/
+6221- 527-1222
Fax : +670-331-7190/+670-331-7444/
+6221-252-1652/+6221-526-3572

Bank Mandiri Dili - Timor Plaza - Timor Leste
Timor Plaza – Unit #/Unidade No. #203; 233; 204; 230; 231; 232 Jl. Nicolau Lobato. Comoro Dili - Timor Leste
Telp: +670-7307-7777

Bank Mandiri Shanghai
Room 4101, Shanghai Tower No. 501, Yin Cheng Zhong Road. Pudong New District, Shanghai 200120, People's Republic of China
Telp : +86-21-2033-2625/+86-21-2028-2806/
86-21-5037-2509
Fax : +86-21-5037-2707/ +86-21-5037-2547
SWIFT Code: BMRICNSH

Entitas Anak di Luar Wilayah Indonesia
Subsidiaries Outside the Territory of Indonesia

Bank Mandiri (Europe) Limited. London
2nd Floor, 4 Thomas More Square, Thomas More Street London, E1W 1 YW
United Kingdom
Telp : +44-207-553-8688
Fax : +44-207-553-8599
Website : www.bkmandiri.co.uk
SWIFT Code: BMRIGB2L

Mandiri International Remittance Sdn. Bhd
Wisma MEPRO
Ground & Mezzanine Floor 29 & 31 Jalan Ipoh
51200 Kuala Lumpur
Telp : +603-4045 4988/+603-4043 5988
Website : www.mandiriremittance.com

SKALA ORGANISASI
ORGANIZATION SCALE

[GRI 2-6] [OJK C.3][OJK C.3.a]

Keterangan	Satuan Unit	2022	2021	2020	Description
Pendapatan bunga, syariah dan premi bersih	Jutaan Rupiah Million Rupiah	90.371.052	74.850.427	64.034.520	Interest income, sharia and premiums - Net
Laba tahun berjalan *)	Triliun Rupiah Trilion Rupiah	41,17	28,03	16,80	Current year profit *)
Total aset	Jutaan Rupiah Million Rupiah	1.992.544.687	1.725.611.128	1.541.964.567	Total assets
Jumlah ekuitas	Jutaan Rupiah Million Rupiah	252.245.455	222.111.282	204.699.668	Total equity
Jumlah liabilitas termasuk dana syirkah	Jutaan Rupiah Million Rupiah	1.740.299.232	1.503.499.846	1.337.264.899	Total liabilities, including temporary syirkah funds
Jumlah pegawai	Orang People	38.176	37.840	38.247	Total employees
Jumlah kantor cabang pembantu	Unit	2.226	2.465	2.280	Total sub-branch offices
Jumlah kantor cabang dalam negeri	Unit	138	137	140	Total domestic branch offices
Jumlah kantor cabang/ jaringan luar negeri	Unit	7	7	7	Total overseas branch offices/networks
Jumlah kantor kas	Unit	-	-	90	Total cash offices
Jumlah ATM	Unit	13.027	13.087	13.217	Total ATM
Jumlah produk/jasa yang disediakan	Kategori produk Product Category	3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Deposits, Loans, Other Services)	3 (Simpanan, Pinjaman, Jasa Lainnya 3 (Deposits, Loans, Other Services)	3 (Simpanan, Pinjaman, Jasa Lainnya) 3 (Deposits, Loans, Other Services)	Total products/services provided

*) tidak termasuk laba tahun berjalan ke kepentingan nonpengendali
*) excluding profit for the year from non-controlling interests

RANTAI PASOKAN

[GRI 2-6]

Usaha bisnis Bank Mandiri didukung oleh serangkaian proses bisnis di dalamnya yang mendukung kelancaran operasionalnya. Proses bisnis ini dilakukan oleh mitra Bank Mandiri yang menyediakan barang dan jasa seperti pemasok tenaga kebersihan, tenaga keamanan, penyedia layanan ATM, percetakan, pengadaan kartu (*pre-paid*, debit dan kredit) dan lain-lain.

SUPPLY CHAIN

[GRI 2-6]

The business operations of Bank Mandiri are supported by a series of internal processes that facilitate its operational efficiency. These processes are carried out by Bank Mandiri's partners who provide goods and services such as custodial services, security services, ATM providers, printing services, card procurement (pre-paid, debit, and credit), and others.

mandiri
livin'
by mandiri

VISI, MISI DAN BUDAYA PERUSAHAAN
VISION, MISSION AND CORPORATE CULTURE

[GRI 2-23] [OJK C.1]

2003-2005

Domestic Power House
Regional Champion Bank

2005-2009

Dominant Multi Specialist
Regional Champion Bank

2010-2014

Indonesia's Most Admired and Progressive Financial Institution

VISI
VISION

Menjadi Partner Finansial Pilihan Utama Anda
To Be Your Preferred Financial Partner

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

1. 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.
2. Mengambil peran aktif dalam mendorong pertumbuhan jangka panjang Indonesia dan selalu menghasilkan imbal balik yang tinggi secara konsisten bagi pemegang saham.

In the Spirit of Creating Prosperity for the Country, Bank Mandiri's long-term vision for 2020-2024 is to be Your Preferred Financial Partner, with the following vision:

1. Commitment to building long-term relationships based on trust with both business and individual customers. To achieve this, Bank Mandiri strives to provide innovative financial solutions that meet international service standards. Bank Mandiri also aims to be acknowledged for its best performance, human resources, and teamwork.
2. Playing an active role in driving Indonesia's long-term economic growth and always consistently contributing high returns for shareholders.

2015-2020	2016-2020	2020-2024
Corporate Plan *The Best Bank in ASEAN by 2020*	*Corporate Plan Restart* *Indonesia's Best, ASEAN's Prominent*	*To Be Your Preferred Financial Partner*

MISI
MISSION

Menyediakan solusi perbankan digital yang handal dan praktis yang menjadi bagian hidup nasabah.

Seamlessly integrate our financial products and services into our costumers' lives by delivering simple, fast digital banking solutions.

1. **Berorientasi pada pemenuhan kebutuhan pasar**
   a. Memprioritaskan kepentingan nasabah dengan memberikan pelayanan terbaik dengan membangun sikap profesional dan bersahabat.
   b. Menyediakan layanan *one stop financial solution* kepada nasabah melalui sinergi dengan Perusahaan Anak.
   c. Menawarkan produk-produk yang kompetitif dan terjamin serta fokus pada pengembangan produk dan jaringan *digital banking* untuk mengakomodasi kebutuhan nasabah.
2. **Mengembangkan sumber daya yang profesional**
   a. Merekrut, melatih dan mengembangkan sumber daya manusia berdasarkan bakat dan kemampuan yang dimiliki.
   b. Memberikan peluang tumbuh kepada seluruh pegawai dengan adil serta memberikan penghargaan dan promosi atas dasar prestasi dan dedikasi.
3. **Memberikan manfaat maksimal kepada *stakeholders***
   a. Memberikan keuntungan maksimal kepada pemegang saham dengan tetap memperhatikan kepentingan-kepentingan *stakeholders* lainnya.
   b. Menjamin pertumbuhan dan peningkatan laba yang berkesinambungan.
4. **Melaksanakan manajemen terbuka**
   a. Memiliki komitmen kerja yang tinggi dan bertanggung jawab.
   b. Melaksanakan manajemen terbuka dan kerja sama yang efektif.
5. **Peduli terhadap kepentingan masyarakat dan lingkungan**
   a. Mempertimbangkan kepentingan masyarakat dan lingkungan dalam setiap pengambilan keputusan.

1. **Oriented to meeting market needs**
   a. Prioritizing the interests of customers' needs by providing the best service by building a professional and friendly attitude as part of our everyday office culture.
   b. Providing one-stop financial solution services to customers through synergies with our Subsidiaries.
   c. Offering competitive and guaranteed products and focusing on product development and digital banking networks to accommodate customer needs.
2. **Developing professional resources**
   a. Recruiting, training, and developing our human resources based on their talents and abilities.
   b. Encouraging career development for all employees fairly, providing awards and promoting based on performance and dedication.
3. **Providing maximum benefit to stakeholders**
   a. Maximizing returns for shareholders while also taking into account the interests of other stakeholders.
   b. Ensuring sustainable growth and profit increases.
4. **Implementing open management**
   a. Having a high level of work commitment and responsibility.
   b. Implementing effective open management and cooperation.
5. **Focusing on interest of society and the environment**
   a. Considering social and environment aspects in decision-making process.

BUDAYA PERUSAHAAN
CORPORATE CULTURE

[GRI 2-23] [OJK C.1]

Sejak tahun 2020, setiap Badan Usaha Milik Negara (BUMN) wajib menerapkan nilai-nilai utama yang disebut AKHLAK, sesuai dengan Surat Edaran Menteri BUMN Nomor: SE 7/MB/07/2020 tanggal 1 Juli 2020 tentang Nilai-Nilai Utama *(Core Values)* Sumber Daya Manusia Badan Usaha Milik Negara.

Nilai-nilai Utama *(Core Values)* AKHLAK dan 18 Panduan Perilaku Bank Mandiri:

Since 2020, every State-Owned Enterprises (SOEs) is required to implement core values called AKHLAK, in accordance with the Circular Letter of the Minister of State-Owned Enterprises No: SE 7/MB/07/2020 dated July 1, 2020 on Core Values for Human Resources of State-Owned Enterprises.

AKHLAK Core Values and 18 Bank Mandiri's Code of Conducts:

1. **Amanah**
   Memegang teguh kepercayaan yang diberikan. Panduan perilaku nilai "Amanah":
   a. Memenuhi janji dan komitmen;
   b. Bertanggung jawab atas tugas, keputusan, dan tindakan yang dilakukan;
   c. Berpegang teguh kepada nilai moral dan etika.

2. **Kompeten**
   Terus belajar dan mengembangkan kapabilitas.
   Panduan perilaku nilai "Kompeten":
   a. Meningkatkan kompetensi diri untuk menjawab tantangan yang selalu berubah;
   b. Membantu orang lain belajar;
   c. Menyelesaikan tugas dengan kualitas terbaik.

3. **Harmonis**
   Saling peduli dan menghargai perbedaan.
   Panduan perilaku nilai "Harmonis":
   a. Menghargai setiap orang apapun latar belakangnya;
   b. Suka menolong orang lain;
   c. Membangun lingkungan kerja yang kondusif.

4. **Loyal**
   Berdedikasi dan mengutamakan kepentingan bangsa dan negara.
   Panduan perilaku nilai "Loyal":
   a. Menjaga nama baik sesama karyawan, pimpinan, BUMN, dan Negara;
   b. Rela berkorban untuk mencapai tujuan yang lebih besar;
   c. Patuh kepada pimpinan sepanjang tidak bertentangan dengan hukum dan etika.

5. **Adaptif**
   Terus berinovasi & antusias dalam menggerakkan ataupun menghadapi perubahan.
   Panduan perilaku nilai "Adaptif":
   a. Cepat menyesuaikan diri untuk menjadi lebih baik;
   b. Terus-menerus melakukan perbaikan mengikuti perkembangan teknologi;
   c. Bertindak proaktif.

6. **Kolaboratif**
   Membangun kerja sama yang sinergis.
   Panduan perilaku nilai "Kolaboratif":
   a. Memberi kesempatan kepada berbagai pihak untuk berkontribusi;
   b. Terbuka dalam bekerja sama untuk menghasilkan nilai tambah;
   c. Menggerakkan pemanfaatan berbagai sumber daya untuk tujuan bersama.

1. **Trustworthy**
   Uphold the trust given. The code of conduct for trustworthy values consists of:
   a. Fulfilling pledges and commitments;
   b. Responsible for carrying out duties, decisions, and actions;
   c. Resolutely upholding moral and ethical values.

2. **Competent**
   Continue to learn and develop capabilities.
   The code of conduct for competent values consists of:
   a. Improving self-competence to face challenges;
   b. Helping the others to learn;
   c. Completing duties with the highest standard.

3. **Harmonious**
   Mutual care and respect for differences
   The code of conduct for harmonious values consists of:
   a. Respecting everyone regardless of their background;
   b. Eager to help others;
   c. Creating a conducive work environment.

4. **Loyal**
   Dedicated and prioritizing the interests of the nation and the state.
   The code of conduct for loyal values consists of:
   a. Demonstrating good reputation of fellow peers, leaders, State-Owned Enterprises, and the nation;
   b. Willing to sacrifice for the greater good;
   c. Complying with leaders provided that it is not against the law and ethics.

5. **Adaptive**
   Continuously innovating and enthusiastic in creating or facing changes.
   The code of conduct for adaptive values consists of:
   a. Adapting Quickly and becoming fast learner;
   b. Adapting with continious technology improvement;
   c. Acting proactively.

6. **Collaborative**
   Developing synergetic cooperation.
   The code of conduct for collaborative values consists of:
   a. Providing opportunities to various parties to contribute;
   b. Being open in cooperating to create added values;
   c. Utilizing various resources to achieveng common goals.

Bank Mandiri menjadikan Nilai-nilai Utama *(Core Values)* AKHLAK sebagai aspek fundamental dalam pengelolaan Sumber Daya Manusia yang dituangkan melalui strategi dan inisiatif *Human Capital* untuk memastikan pembentukan karakter Mandirian sebagai *Strategic Business Leader* yang Ber-AKHLAK dan berdaya saing global, sehingga menjadikan Bank Mandiri sebagai pencipta talenta *(talent factory),* sebagai bagian dari upaya Bank Mandiri mendukung peran BUMN sebagai mesin pertumbuhan ekonomi dan akselerator kesejahteraan sosial *(social welfare).*

Sebagai bagian dari BUMN, Bank Mandiri telah mengimplementasikan Nilai-nilai Utama *(Core Values)* AKHLAK melalui program-program budaya yang diselenggarakan untuk membentuk *mindset* dan perilaku setiap pegawai berdasarkan penerapan Nilai-nilai Utama *(Core Values)* AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, & Kolaboratif) dalam memberikan kontribusi melalui perilaku kerja sehari-hari. Hal ini dilakukan untuk menciptakan karakter Mandirian yang Tangguh dalam mewujudkan *Employee Value Proposition* (EVP) Bank Mandiri yaitu Belajar, Bersinergi, Bertumbuh, dan Berkontribusi untuk Indonesia.

Bank Mandiri places AKHLAK core values as a fundamental aspect in managing its human resources. This is reflected in the Human Capital strategy and initiatives aimed at ensuring the development of Mandiri's character as a Strategic Business Leader that is AKHLAK-oriented and globally competitive. In doing so, Bank Mandiri aims to become a talent factory, in support of the role of state-owned enterprises as an engine of economic growth and accelerator of social welfare.

As a part of the SOEs, Bank Mandiri has implemented AKHLAK Core Values through cultural programs organized to shape the mindset and behavior of all employees based on the application Core Values of AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, & Collaborative) in contributing through daily work behavior. This implementation is aimed at creating a resilient Mandirian character in realizing Bank Mandiri's Employee Value Proposition (EVP), namely Learn, Synergy, Grow, and Contribute to Indonesia.

Employee Value Proposition (EVP) Bank Mandiri:

1. Belajar
   Memberikan pemahaman dalam rangka memperoleh/menguatkan pengetahuan, perilaku, keterampilan atau nilai-nilai baru yang berbeda.
2. Bersinergi
   Memberikan pemahaman untuk bekerjasama dan berkolaborasi untuk kepentingan perusahaan demi tercapainya Visi dan Misi.
3. Bertumbuh
   Memberikan pemahaman untuk berkembang secara personal maupun profesional.
4. Berkontribusi untuk Indonesia
   Memberikan pemahaman untuk mempunyai kontribusi dan andil, serta memberikan makna dan manfaat bagi Indonesia.

Bank Mandiri's Employee Value Proposition (EVP):

1. Learn
   Providing insight in order to acquire/reinforce new and different knowledge, behaviors, skills or values.
2. Synergy
   Providing insight to cooperate and collaborate for the company's interests to achieve the Vision and Mission.
3. Grow
   Providing insight to develop personally and professionally.
4. Contribute to Indonesia
   Providing insight to contribute, share, and provide meanings and benefits to Indonesia.

UNIT USAHA YANG DIMASUKKAN DALAM LAPORAN KEBERLANJUTAN

[GRI 2-2]

Laporan keberlanjutan ini hanya memuat data dan informasi dari Bank Mandiri pusat, tidak termasuk anak dan cucu perusahaan. Namun, Bank Mandiri memiliki anak dan cucu perusahaan sebagai berikut:

ANAK PERUSAHAAN:

Indonesia

1. PT Bank Syariah Indonesia Tbk ("BSI")
2. PT Bank Mandiri Taspen ("Bank Mantap")
3. PT Mandiri Tunas Finance ("MTF")
4. PT Mandiri Utama Finance ("MUF")
5. PT AXA Mandiri Financial Services ("AXA Mandiri")
6. PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth")
7. PT Mandiri Capital Indonesia ("MCI")
8. PT Mandiri Sekuritas ("Mansek")

Malaysia

9. Mandiri International Remittance Sdn. Bhd. ("MIR")

London, UK

10. Bank Mandiri (Europe) Ltd ("BMEL")

ENTITAS CUCU:

Indonesia

1. PT Mandiri Manajemen Investasi ("MMI")
2. PT Mitra Transaksi Indonesia ("MTI")
3. PT FitAja Digital Nusantara

Singapore

4. Mandiri Securities Pte Ltd ("MSPL")

ENTITIES INCLUDED IN THE SUSTAINABILITY REPORT

[GRI 2-2]

This sustainability report only provided data and information from Bank Mandiri head office, excluding its subsidiaries and second-tier subsidiaries. here are the following subsidiaries and second-tier subsidiaries of Bank Mandiri:

SUBSIDIARIES:

Indonesia

1. PT Bank Syariah Indonesia Tbk ("BSI")
2. PT Bank Mandiri Taspen ("Bank Mantap")
3. PT Mandiri Tunas Finance ("MTF")
4. PT Mandiri Utama Finance ("MUF")
5. PT AXA Mandiri Financial Services ("AXA Mandiri")
6. PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth")
7. PT Mandiri Capital Indonesia ("MCI")
8. PT Mandiri Sekuritas ("Mansek")

Malaysia

9. Mandiri International Remittance Sdn. Bhd. ("MIR")

London, UK

10. Bank Mandiri (Europe) Ltd ("BMEL")

SECOND-TIER SUBSIDIARIES:

Indonesia

1. PT Mandiri Manajemen Investasi ("MMI")
2. PT Mitra Transaksi Indonesia ("MTI")
3. PT FitAja Digital Nusantara

Singapore

4. Mandiri Securities Pte Ltd ("MSPL")

Pada tahun pelaporan tidak terdapat perubahan yang signifikan pada organisasi maupun rantai pasokan. [GRI 2-6] [OJK C.6]

In the reporting year, there were no significant changes to the organization or supply chain. [GRI 2-6] [OJK C.6]

Keanggotaan dalam Asosiasi
Membership In Associations
[GRI 2-28] [OJK C.5]

Nama Asosiasi Name of Association	**Posisi di Asosiasi** Position in Association **(Anggota/Pengurus)** (Member/Management)	**Lingkup** Scope
Asosiasi Emiten Indonesia (AEI)	Anggota Member	Nasional National
FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)	Pengurus Management	Nasional National
Perhimpunan Bank Nasional (Perbanas)	Pengurus Management	Nasional National
Himpunan Bank Milik Negara (Himbara)	Anggota Member	Nasional National
Ikatan Bankir Indonesia (IBI)	Anggota Member	Nasional National
Lembaga Alternatif Penyelesaian Sektor Jasa Keuangan (LAPS SJK)	Anggota Member	Nasional National
Bank Association for Risk Management (BARA)	Pengurus Management	Nasional National
World Economic Forum (WEF)	Anggota Member	Internasional International
APEC Business Advisory Council (ABAC)	Anggota Member	Asia Pasifik Asia Pacific
ICIO – Perkumpulan Chief Information Officer Indonesia	Pengurus Management	Nasional National
Forum Human Capital Indonesia (FHCI)	Pengurus Management	Nasional National
Indonesia Foreign Exchange Market Committee (IFEMC)	Pengurus Management	Nasional National
Inisiatif Keuangan Berkelanjutan Indonesia	Pengurus Management	Nasional National
ACI FMA (Association Cambiste International - Financial Markets Association) Indonesia	Pengurus Anggota Management Member	Nasional National
Himpunan Pedagang Surat Utang (HIMDASUN)	Pengurus Anggota Management Member	Nasional National
Forum Komunikasi Kearsipan Perbankan (FKKP)	Pengurus Anggota Management Member	Nasional National

Nama Asosiasi Name of Association	**Posisi di Asosiasi** Position in Association **(Anggota/Pengurus)** (Member/Management)	**Lingkup** Scope
Asosiasi Arsiparis Indonesia (AAI)	Pengurus Anggota Management Member	Nasional National
Indonesia Contact Center Association (ICCA)	Pengurus Member	Nasional National
International Council of Museums (ICOM)	Anggota Member	Internasional International
Asosiasi Museum Indonesia (AMI)	Anggota Member	Nasional National
Asosiasi Museum Daerah (AMIDA)	Pengurus Anggota Management Member	Nasional National
International Chamber of Commerce (ICC) Indonesia	Pengurus Member	Internasional International

Bank Mandiri juga menjadi anggota di sejumlah asosiasi industri yang relevan dengan bisnis yang memiliki nilai strategis bagi perusahaan, yaitu agar dapat mengikuti perkembangan terkini di bidang perbankan dan berkontribusi pada pengetahuan dan keahlian industri. Meski demikian, Bank Mandiri tidak berkontribusi finansial kecuali untuk biaya keanggotaan reguler.

Bank Mandiri is also a member of a number of industry associations relevant to businesses with strategic value for the company to maintain the latest developments in the banking sector and contribute to industry knowledge and expertise. However, Bank Mandiri does not contribute financially except for regular membership fees.

Nama Asosiasi/Forum Association/Forum Name	**Tujuan Pembentukan** Purpose of Establishment
Himpunan Bank Milik Negara (HIMBARA) State-owned Banks Association (HIMBARA)	Mengembangkan kapabilitas pasar modal Indonesia mendorong perekonomian nasional yang terdiri dari 4 Bank BUMN. Developing the capability of the Indonesian capital market to boost the national economy, consisting of 4 state-owned banks.
Perhimpunan Bank Umum Nasional (PERBANAS) National Commercial Banks Association (PERBANAS)	Merumuskan kebijakan perbankan. Formulating banking policies.
Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) Indonesia Sustainable Finance Initiative (IKBI)	Mendukung penerapan keuangan berkelanjutan di Indonesia sebagai salah satu bentuk mitigasi terhadap risiko perubahan iklim dan bentuk bisnis yang berkelanjutan peluang yang dapat berkontribusi untuk mencapai Tujuan Pembangunan Berkelanjutan. Supporting the implementation of sustainable finance in Indonesia as a form of mitigation against climate change risks and sustainable business opportunity to contribute to achieving the Sustainable Development Goals.

Nama Asosiasi/Forum Association/Forum Name	**Tujuan Pembentukan** Purpose of Establishment
ESG Task Force Nasional National ESG Task Force	Platform koordinasi terintegrasi untuk membangun ekosistem Keuangan Berkelanjutan di Indonesia (harmonisasi kebijakan, peningkatan *capacity building*, pengembangan insentif) termasuk keterlibatan dalam berbagai forum internasional. Terdiri dari Regulator dan 47 Lembaga Keuangan. An integrated coordination platform to build the Sustainable Finance ecosystem in Indonesia (policy harmonization, capacity building enhancement, incentive development) including involvement in various international forums, consisting of Regulator and 47 Financial Institutions.
Indonesia Contact Center Association (ICCA)	Organisasi yang berperan dalam mengembangkan industri *contact center* serta sebagai wadah *networking* dalam industri *contact center* dengan tujuan pengembangan layanan *contact center, technology improvement* dan *business process contact center*. An organization to play a role in developing the contact center industry and as a networking forum in the contact center industry with the aim of developing contact center, technology improvement and business process contact center services.

Penghargaan
Awards

Tanggal Date of Issuance	**Penghargaan** Award		**Pemberi Penghargaan** Awarding Entity
	Nama Penghargaan Award Name	**Kategori:** Category	
Januari 2022 January 2022	*Contact Center Service Excellence Award* (CCSEA)	1. Peringkat 2 - *EDC Services* (Predikat *Exceptional*) 2. Peringkat 2 - *Home Ownership Credit Services* (Predikat *Exceptional*) 3. Peringkat 2 - *Regular Credit Card* (Predikat *Exceptional*) 4. Peringkat 3 - *Personal Loan Services* (Predikat *Exceptional*) 5. Peringkat 3 - *Priority Banking* (Predikat *Exceptional)* 1. Rank 2 - EDC Services (Predicate 'Exceptional') 2. Rank 2 - Home Ownership Credit Services (Predicate 'Exceptional') 3. Rank 2 - Regular Credit Card (Predicate 'Exceptional') 4. Rank 3 - Personal Loan Services (Predicate 'Exceptional') 5. Rank 3 - Priority Banking (Predicate 'Exceptional')	Majalah Marketing
Januari 2022 January 2022	2022 CLIP *Accreditation* By European Foundation of Management Development (EFMD) Global	CLIP *Accreditation* - CorpU	EFMD Global
Februari 2022 February 2022	*Satisfaction, Loyalty & Engagement Award*	Peringkat 2 – SLE *Index* KBMI 4 Rank 2 – SLE Index KBMI 4	Majalah Infobank

Tanggal Date of Issuance	**Penghargaan** Award		**Pemberi Penghargaan** Awarding Entity
	Nama Penghargaan Award Name	**Kategori:** Category	
Maret 2022 March 2022	*Excellence Service Experience Index*	Peringkat 2 - Bank Mandiri Kategori *Regular Banking* Rank 2 - Bank Mandiri in the Category Regular Banking	Majalah Marketing
09 Maret 2022 March 09, 2022	Indonesia CSR *Excellence Award* 2022	*Excellence Community Program Award Best* CSR *in* MSME (UKM) Program 2022	First Indonesia Magazine
28 Maret 2022 March 28, 2022	Terbaik III 3rd best	Badan Usaha Dengan kepatuhan Pendaftaran Peserta 100% Business entities with 100% participant enrollment compliance	BPJS Kesehatan
30 Maret 2022 March 30, 2022	Top CSR *Award* 2022	1. *Top* CSR *Award* 2022 #STAR 5 2. *Top Leader on* CSR *Commitment* 2022 3. *Top* CSR *Awards* 2022 Bidang Pengembangan Kewirausahaan – Program Wirausaha Muda Mandiri dan Kewirausahaan Petani 1. Top CSR Award 2022 #STAR 5 2. Top Leader on CSR Commitment 2022 3. Top CSR Awards 2022 for Entrepreneurship Development - Mandiri Young Entrepreneur and Farmer Entrepreneurship Program	Top Business
31 Maret 2022 March 31, 2022	*Digital Innovation for Product Transformation*	*Digital Innovation Award* (DIA) 2022	MNC Group
April 2022 April 2022	*Service Quality Award*	1. *Diamond Achievement - Priority Banking* 2. *Diamond Achievement – Platinum Credit Card* 3. *Diamond Achievement - Gold Credit Card* 4. *Golden Achievement - Regular Banking* 5. *Golden Achievement – Silver Credit Card*	Majalah Marketing
Mei 2022 May 2022	*Banking Service Excellence Award*	1. Peringkat 1 *Chatbot* - Bank Umum Konvensional 2. Peringkat 1 - *Mobile Banking* 3. Peringkat 1 - Kenyamanan di Cabang Prioritas 4. Peringkat 1 - ATM di cabang bersama 10 bank lainnya dengan nilai 100 5. Peringkat 2 - SMS *Banking* 6. Peringkat 2 - *Digital Lounge* 7. Peringkat 2 - *eBanking* 1. Rank 1 Chatbot - Conventional Commercial Bank 2. Rank 1 - Mobile Banking 3. Rank 1 - Convenience at Priority Branches 4. Rank 1 - ATM at joint branches with 10 other banks with a score of 100 5. Rank 2 - SMS Banking 6. Rank 2 - Digital Lounge 7. Rank 2 - eBanking	Majalah Infobank

Tanggal Date of Issuance	**Penghargaan** Award		**Pemberi Penghargaan** Awarding Entity
	Nama Penghargaan Award Name	**Kategori:** Category	
10 Juni 2022 June 10, 2022	Indonesia CSR & TJSL *Awards* 2022	*Bank Sector Industry*	The Iconomics
29 Juni 2022 June 29, 2022	*Silver Award* Bisra 2022	*Social Responsibility to Accelerate Stronger Recovery*	Bisnis Indonesia
Juli 2022 July 2022	*Global Contact Center World Awards Asia Pasific* 2022	1. *Gold Medal – Best Organizational CX* 2. *Gold Medal – Best Customer Loyalty* 3. *Gold Medal – Best Employee Engagement* 4. *Silver Medal – Best Contact Center* 5. *Silver Medal – Best Crisis Management*	Contact Center World
Agustus 2022 August 2022	*Indonesia Contact Center Awards* 2022	1. *Gold Medal – Best Agent English* 2. *Silver Medal – Best Teamwork* 3. *Bronze Medal – Social Media Agent* 4. *Bronze Medal – Outbound Agent*	ICCA
11 Agustus 2022 August 11, 2022	*Most Digital User*	Perusahaan Peserta Tertib Administrasi Kategori Badan Usaha Companies with Orderly Administration Participants	BPJS Ketenagakerjaan
22 September 2022 September 22, 2022	*Asiamoney Best Bank Award* 2022	1. *Best Domestic Bank in Indonesia* 2. *Best Bank in Digital Solution* 3. *Best Investment Research in Indonesia*	Asiamoney
29 September 2022 September 29, 2022	Penghargaan Kampung Kreatif Kota Palembang Tahun 2022 "Ekosistem Baru, Solusi Pemulihan Ekonomi" Palembang Creative Village Award 2022 "New Ecosystem, Economic Recovery Solution"	Lorong Roda Kampung Kreatif (Harapan 2) Lorong Roda Creative Village (2nd Runner-Up)	Pemerintahan Kota Palembang 2022 Palembang Government 2022
September 2022 September 2022	Pemenuhan Implementasi Standarisasi Kompetensi di Bidang SPPUR Fulfillment of Competency Standardization Implementation in SPPUR	Akreditasi & Sertifikasi Accreditation & Certification	Bank Indonesia
September 2022 September 2022	*HR Excellence Awards*	*Excellence in Learning & Development*	HR Resources Online

Tanggal Date of Issuance	**Penghargaan** Award		**Pemberi Penghargaan** Awarding Entity
	Nama Penghargaan Award Name	**Kategori:** Category	
26 Oktober 2022 October 26, 2022	Indonesia *Award* 2022	Kategori Peduli UMKM – *Outstanding* SMES *Development* CSR *Initiatives* Category Caring for SMEs - Outstanding SMEs Development CSR Initiatives	INEWS
27 Oktober 2022 October 27, 2022	*Best Fraud Management Performance*	*Risk Management*	Mastercard
28 Oktober 2022 October 286, 2022	UPZ BUMN Pengumpulan Terbaik	UPZ BUMN	BAZNAS (Badan Amil Zakat Nasional) BAZNAS (The National Board of Zakat)
24 November 2022 November 24, 2022	*Asia Sustainability Reporting Rating* 2022	*Platinum Rank*	National Center for Corporate Reporting (NCCR)
29 November 2022 November 29, 2022	Bali CSR *Award* Gold *Award*	Penganugrahan CSR *Award* di Provinsi Bali 2022 CSR Award in Bali Province 2022	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)
Desember 2022 December 2022	Penilaian terbaik dalam akreditasi INDI 4.0 Tahun 2022 untuk Pilar Pengembangan Kompetensi Pegawai Best assessment in the 2022 INDI 4.0 accreditation for Employee Competency Development Pillar	Akreditasi & Sertifikasi Accreditation & Certification	Kemenperin Ministry of Industry
Desember 2022 December 2022	*The Best Chief Executive Officer of the Year*	*Human Capital Performance* 2022	Business News
Desember 2022 December 2022	*The Best Human Capital Director of The Year*	*Human Capital Performance* 2022	Business News
Desember 2022 December 2022	*The Best Digital Transformation Strategy*	*Human Capital Performance* 2022	Business News
Desember 2022 December 2022	*The Best Human Capital Team of The Year*	*Human Capital Performance* 2022	Business News
Desember 2022 December 2022	*The Best Human Capital Future Leader of The Year*	*Human Capital Performance* 2022	Business News

PERISTIWA PENTING
SIGNIFICANT EVENTS

Bantuan CSR Tanggap Bencana
Banjir, Kebakaran, Gempa, Container, Mobil tanggap Bencana
CSR Disaster Response Assistance
Flood, Fire, Earthquake, Container, Disaster Response Vehicle

Prioritas SDGs SDGs Priorities

- Mengakhiri Kelaparan
  Zero Hunger
- Kota dan Pemukiman Berkelanjutan
  Sustainable Cities and Communities
- Penanganan Perubahan Iklim
  Climate Action

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR YOAI dalam Rangka World Cancer Day
YOAI CSR Assistance for World Cancer Day

Prioritas SDGs SDGs Priorities

- Kesehatan yang Baik dan Kesejahteraan
  Good Health and Well-Being

Kategori: Kesehatan
Category: Health

Bantuan CSR Binong Banten
CSR Binong Assistance, Banten

Prioritas SDGs SDGs Priorities

- Pekerjaan yang Layak dan Pertumbuhan Ekonomi
  Decent Work and Economic Growth
- Berkurangnya Kesenjangan
  Reduced Inequalities

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR Mandiri Digital Hub Solo
CSR Assistance Mandiri Digital Hub Solo

Prioritas SDGs SDGs Priorities

Pendidikan Berkualitas
Quality Education

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR Air Bersih Lebak, Labuan Bajo & Adonara
Clean Water CSR Assistance in Lebak, Labuan Bajo & Adonara

Prioritas SDGs SDGs Priorities

Akses Air Bersih dan Sanitasi
Clean Water and Sanitation

Kategori: Lingkungan
Category: Environment

Mandiri Sahabat Disabilitas Tanah Air (DITA)
Mandiri Sahabat Disabilitas Tanah Air (DITA)

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Berkurangnya Kesenjangan
Reduced Inequalities

Kategori: Pendidikan
Category: Education

Bantuan CSR Urban Livin' Mampang, Cengkareng, Tebet, Palembang, Surabaya & Sleman
CSR Assistance for Urban Livin Mampang, Cengkareng, Tebet, Palembang, Surabaya & Sleman

Prioritas SDGs SDGs Priorities

Kota dan Pemukiman Berkelanjutan
Sustainable Cities and Communities

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR Urban Pasar Bringhardjo & Pasar Mester Jatinegara
CSR Assistance for Bringhardjo Urban Market & Mester Jatinegara Market

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR Urban Warung di 20 Warteg di Jabodetabek
Urban Warung CSR Assistance in 20 Wartegs (Food Stalls) in Greater Jakarta

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR Mudik Sehat Bareng BUMN
Healthy Homecoming with SOE CSR Assistance

Prioritas SDGs SDGs Priorities

16 Perdamaian Keadilan Kelembagaan yang Tangguh
Decent Work and Economic Growth

Kategori: Sosial Kemasyarakatan
Category: Social Community

Bantuan CSR Safari Ramadhan ke 12 Region
Safari Ramadan to 12 Regions CSR Assistance

Prioritas SDGs SDGs Priorities

1 Tanpa Kemiskinan
Menghapus Kemiskinan
No Poverty

2 Tanpa Kelaparan
Mengakhiri Kelaparan
Zero Hunger

Kategori: Sosial Kemasyarakatan
Category: Social Community

Bantuan CSR Perbaikan Lapangan Basket Paspampres & 10 Lokasi lainnya
CSR Assistance to Repair Paspampres Basketball Court & 10 Other Locations

Prioritas SDGs SDGs Priorities

9 Industri, Inovasi dan Infrastruktur
Infrastuktur Industri dan Inovasi
Industry, Innovation, and Infrastructure

Kategori: Bina Olahraga
Category: Sports Development

Bantuan CSR Perempuan Bergerak Nyata untuk Lingkungan (berNYALI)
CSR Assistance for Women Movement for the Environment (berNYALI)

Prioritas SDGs SDGs Priorities

- Kota dan Pemukiman Berkelanjutan
  Sustainable Cities and Communities
- Penanganan Perubahan Iklim
  Climate Action
- Menjaga Ekosistem Darat
  Life on Land

Kategori: Lingkungan
Category: Environment

Bantuan CSR Vokasi Pondok Pesantren di Banyuwangi & Madiun Jawa Timur
CSR Assistance for Vocational Pondok Pesantren in Banyuwangi & Madiun, East Java

Prioritas SDGs SDGs Priorities

- Pendidikan Berkualitas
  Quality Education
- Pekerjaan yang Layak dan Pertumbuhan Ekonomi
  Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR Sertifikasi Fasilitator Rumah BUMN & Urban Festival 2022
CSR Assistance for SOE House Facilitator Certification & Urban Festival 2022

Prioritas SDGs SDGs Priorities

- Pendidikan Berkualitas
  Quality Education
- Pekerjaan yang Layak dan Pertumbuhan Ekonomi
  Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Sertifikasi Fasilitator Rumah BUMN
SOE House Facilitator Certification

Bantuan CSR Qurban Tahun 2022
Qurban CSR Assistance in 2022

Prioritas SDGs SDGs Priorities

Mengakhiri Kelaparan
Zero Hunger

Berkurangnya Kesenjangan
Reduced Inequalities

Kategori: Sosial Kemasyarakatan
Category: Social Community

Bantuan CSR Sepatu Harapan Bangsa
Hope of the Nation Shoes CSR Assistance

Prioritas SDGs SDGs Priorities

Pendidikan Berkualitas
Quality Education

Kategori: Pendidikan
Category: Education

Expo UMKM Dubai Expo, Pasar Senggol Turki, Hongkong, Tongtong Fair Shanghai
SME Expo Dubai Expo, Pasar Senggol Turkey, Hongkong, Tongtong Fair Shanghai

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Pameran UMKM Kriya Nusa, Jelajahin Livin Sanur Bali, Bhayangkari, G20 Nusa Dua Bali
SME Exhibition Kriya Nusa, Exploring Livin Sanur Bali, Bhayangkari, G20 Nusa Dua Bali

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

***Tree Planting* di wilayah Jepara, Demak, & di Desa Mulyorejo Kec. Tirto Kab Pekalongan Jawa Tengah**
Tree Planting in Jepara, Demak, & Mulyorejo Village, Tirto Sub-District, Pekalongan Regency, Central Java

Prioritas SDGs SDGs Priorities

Penanganan Perubahan Iklim
Climate Action

Menjaga Ekosistem Laut
Life Below Water

Kategori: Lingkungan
Category: Environment

Mandiri Edukasi 101 di SDN 03 Tangerang dan sekolah di Indonesia
Mandiri Education 101 at SDN 03 Tangerang and school in Indonesia

Prioritas SDGs SDGs Priorities

Pendidikan Berkualitas
Quality Education

Kategori: Pendidikan
Category: Education

Sekolah 4.0
School 4.0

Prioritas SDGs SDGs Priorities

Pendidikan Berkualitas
Quality Education

Kategori: Pendidikan
Category: Education

Posyandu Dumai
Integrated Healthcare Center in Dumai

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Sosial Kemasyarakatan
Category: Social Community

Mobil Pelayanan Kesehatan Jayapura
Jayapura Health Service Vehicle

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Sosial Kemasyarakatan
Category: Social Community

Mandiri Sahabatku
Mandiri Sahabatku

Prioritas SDGs SDGs Priorities

Pekerjaan yang Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Wirausaha Muda Mandiri
Mandiri Young Entrepreneur

Prioritas SDGs SDGs Priorities

- Pekerjaan yang Layak dan Pertumbuhan Ekonomi
  Decent Work and Economic Growth
- Infrastuktur Industri dan Inovasi
  Industry, Innovation and Infrastructure
- Berkurangnya Kesenjangan
  Reduced Inequalities

Kategori: Pemberdayaan UMKM
Category: SME Empowerment

Bantuan CSR di Bangsring Underwater
CSR Assistance at Bangsring Underwater

Prioritas SDGs SDGs Priorities

- Menjaga Ekosistem Laut
  Life Below Water

Kategori: Lingkungan
Category: Environment

03

MENGELOLA

DAMPAK PANDEMI

Managing the Impact of the Pandemic

Kepedulian terhadap kesehatan karyawan dan masyarakat tetap menjadi perhatian Bank Mandiri melalui pencegahan dan penanganan COVID-19.

Bank Mandiri prioritizes the health of its employees and the community by implementing COVID-19 prevention and treatment measures.

Walaupun pandemi COVID-19 sudah tidak dianggap sebagai penyakit yang mengancam nyawa, namun masih perlu diperhatikan, mengingat masih terdapat kasus positif dengan angka yang naik turun. Sepanjang tahun 2022, pemerintah mulai melonggarkan pergerakan, namun masih menekankan pencegahan melalui penggunaan masker, menjaga jarak, dan mencuci tangan serta terus menggencarkan pemberian vaksinasi.

Pengelolaan COVID-19 dalam Bank Mandiri berpedoman pada peraturan pemerintah yang berlaku, dengan strategi pencegahan dan penanganan, yang implementasinya dikoordinasikan melalui *Steering Committe Crisis Management* yang melibatkan:

1. Direktorat *Operation*
2. Direktorat *Human Capital*
3. Direktorat Jaringan dan Distribusi
4. Direktorat Teknologi dan Informasi

PENCEGAHAN

1. PENGEMBANGAN BUDAYA

a. Membentuk COVID *Rangers* untuk memastikan implementasi budaya #MandiriCUMA1 + 3M (Cuci tangan, pakai Masker, jaga jarak 1 meter, menghindari kerumunan, menghindari makan bersama, dan membatasi mobilitas) di lingkungan kantor Bank Mandiri berjalan dengan baik dan penuh disiplin.

b. Membentuk Tim Delta 1:4 untuk memastikan tersampaikannya informasi yang benar terkait COVID-19 dan dapat dipahami sepenuhnya baik oleh pegawai maupun keluarga, sehingga terbangun kesadaran protokol kesehatan hingga lingkungan keluarga.

c. Program komunikasi secara *online* dengan format *webinar* interaktif yang menghadirkan ahli-ahli kesesehatan untuk menambah pengetahuan pegawai tentang pencegahan dan penanganan COVID-19, agar lebih waspada dan siap ketika menghadapi lonjakan gelombang COVID-19 selanjutnya. Pegawai yang sedang melakukan isoman (isolasi mandiri) juga turut diberikan dukungan dan semangat melalui *webinar* "Sapa Mandirian," Salam Peduli Sesama, bersama Direktur Kepatuhan dan SDM.

Although COVID-19 pandemic is no classified as a lethal disease, it still requires attention due to the unpredictable nature of the positive case numbers. In 2022, the government initiated a gradual lifting of movement restrictions, while still emphasizing preventive measures such as the use of masks, physical distancing, hand washing, and ongoing vaccination efforts.

In maintaining COVID-19, Bank Mandiri adheres to relevant government regulations, with prevention and treatment strategies implemented through the coordination of the Crisis Management Steering Committee, which includes:

1. Operations Directorate
2. Human Capital Directorate
3. Network and Distribution Directorate
4. Technology and Information Directorate

PREVENTION

1. CULTURE DEVELOPMENT

a. Forming COVID Rangers to ensure the effective implementation of the #MandiriCUMA1 + 3M cultural program, which includes measures such as hand washing, wearing masks, maintaining a distance of 1 meter, avoiding crowds, refraining from communal eating, and limiting mobility in the Bank Mandiri office area.

b. Establishing Delta 1:4 Team to effectively communicate information related to COVID-19 to our employees and their families, thereby increasing awareness and promoting adherence to health protocols even in the family environment.

c. Online communication program in the form of interactive webinars featuring health experts to enhance employees' knowledge about COVID-19 prevention and management. This program aims to increase their vigilance and preparedness for future waves of COVID-19. Additionally, we will provide support and encouragement to employees undergoing self-isolation through the "Sapa Mandirian" webinar together with Director of Compliance and Human Capital.

2. PENGATURAN GEDUNG DAN OPERASIONAL

a. Penerapan *split operations* pada beberapa lokasi kerja yang disesuaikan dengan ketentuan protokol kesehatan.
b. Pengaturan *occupancy* gedung sesuai dengan ketentuan pemerintah yang berlaku.
c. Sebagai upaya dalam mendukung program pemerintah untuk melakukan *tracing, tracking* dan *treatment*, Bank Mandiri mewajibkan setiap pengunjung melakukan *scan QR Code* melalui aplikasi Peduli Lindungi yang telah diimplementasikan pada seluruh kantor Mandiri termasuk perusahaan anak.
d. Penyediaan sarana transportasi dan vitamin/suplemen khusus untuk pegawai *Working From Office* (WFO) di beberapa titik lokasi area tempat tinggal pegawai.
e. Standarisasi pertemuan dengan nasabah dengan menerapkan protokol kesehatan yang ketat dan menghimbau untuk meminimalisir pertemuan fisik serta mengoptimalkan meeting secara virtual.
f. Pengaturan perjalanan ke luar kota mengikuti protokol kesehatan yang ditetapkan pemerintah pusat, pemerintah provinsi, pemerintah kabupaten/kota dan gugus tugas COVID-19.

2. BUILDING AND OPERATING ARRANGEMENTS

a. Implementing split operations at several work locations in accordance of health protocols.
b. Setting building occupancy in accordance with applicable government regulations.
c. Requiring all visitors to scan a QR Code through the PeduliLindungi application, and this measure has been implemented in the head office buildings, building areas and branch office buildings, as well as subsidiary buildings In an effort to support the government's program to carry out tracing, tracking, and treatment.
d. Providing transportation facilities and vitamins/supplements for Working From Office (WFO) employees at several points in the employee's residence area.
e. Standardizing physical contact level with customers through the implementation of strict health protocols and recommendations to reduce all physical contacts and optimize virtual communications.
f. Establishing business travel arrangements that adhere to the applicable government health protocols and the COVID-19 Task Force.

3. PENGAWASAN

a. Menerapkan strategi *monitoring* aktivitas pegawai pada saat *weekend* ataupun hari libur dengan menggunakan survei sebagai sarana pengingat terhadap penerapan protokol kesehatan dan kegiatan berisiko tinggi penularan.

b. Pengaturan dan *monitoring* WFH-WFO pegawai menggunakan *in-house tools* dan platform.

4. PEMBERIAN VAKSIN

Pemberian Vaksinasi dosis lengkap secara gratis kepada seluruh pegawai termasuk anggota keluarga utama (orang tua dan anak) bekerja sama dengan Kementerian BUMN dan Lembaga lainnya. Berdasarkan data pegawai, seluruh (100%) dari karyawan Bank Mandiri yang *eligilbe* untuk divaksin telah mendapatkan vaksin dosis 1 dan 2. Sedangkan untuk vaksin dosis 3, hingga Desember 2022 pegawai yang telah di vaksin mencapai 99,8%. Pegawai yang belum menerima vaksin dosis 3 pada umumnya adalah pegawai wanita yang tengah hamil dan baru melahirkan.

PENANGANAN

1. PENYEDIAAN FASILITAS

a. Peningkatan kapasitas *shelter* isolasi yaitu Klinik Siaga Kesehatan yang berlokasi di Jakarta, Tangerang Selatan serta di beberapa wilayah Regional, bekerja sama dengan YPK, Cakra Medika dan Kimia Farma.

b. Peningkatan sarana transportasi medis berupa 5 (lima) unit ambulans yang siaga 24 jam untuk layanan pengantaran ke rumah sakit, berkerja sama dengan Mandiri Inhealth, Pertamedika dan beberapa rumah sakit untuk membantu akses pegawai mendapatkan layanan kesehatan.

c. Menjaga ketersediaan kebutuhan tabung oksigen untuk membantu pegawai yang terinfeksi COVID-19, baik yang melakukan isolasi mandiri di rumah maupun di *shelter*.

d. Memantau dan menata ulang prosedur penanganan pasien.

3. SUPERVISION

a. Monitoring employee activities during weekends or holidays through online surveys as a reminder of health protocols standard and activities with high risk of transmission.

b. Managing and monitoring WFH-WFO employees through in-house tools and platform.

4. VACCINE ADMINISTRATION

Bank Mandiri provides free full-dose vaccination to all employees, including employees' relatives (parents and children), in collaboration with the Ministry of SOEs and other institutions. Based on employee data, 100% of eligible Bank Mandiri employees have received the first and second vaccine doses. As for the third vaccine dose, as of December 2022, 99.8% of employees have been vaccinated. Employees who have not received the third dose of the vaccine are generally women who are pregnant and have recently given birth.

HANDLING

1. PROVISION OF FACILITIES

a. Increasing capacity of isolation shelters, namely Health Alert Clinics located in Jakarta, South Tangerang and in several regional areas, in collaboration with YPK, Cakra Medika, and Kimia Farma

b. Providing medical transportation facilities by having 5 (five) Ambulance units standby 24 hours in collaboration with Mandiri Inhealth, Pertamedika, and several hospitals.

c. Maintaining the availability of oxygen tank regulators to assist employees that exposed to COVID-19, both self-quarantine at home or shelter.

d. Monitoring and rearranging patient handling procedures.

2. PENDAMPINGAN

Memberikan pendampingan kepada pegawai yang terpapar COVID-19 (konfirmasi positif bergejala dan tidak bergejala) dalam bentuk:

a. Penanganan melalui Manager Pendampingan Covid *Ranger* (MAPCOR) dan *Manager Shelter Covid Ranger* (MASCOR) terdiri dari perwakilan HC dan tim medis, untuk membantu pegawai mendapatkan layanan rumah sakit.
b. Melakukan komunikasi rutin dalam memantau perkembangan kesehatan pegawai terpapar baik yang berada di rumah sakit maupun yang melakukan isolasi mandiri.
c. Menyediakan layanan konseling dengan menyiapkan psikolog yang bekerjasama dengan Lembaga Psikologi Universitas Indonesia.

2. ASSISTANCE

Bank Mandiri provides assistance to employees who tested positive for COVID-19, whether symptomatic or asymptomatic. This includes::

a. Coordination through the Covid Ranger Assistance Manager (MAPCOR) and the Covid Ranger Shelter Manager (MASCOR), which consist of healthcare representatives and a medical team. The team help employees receive necessary medical needs.
b. Routine communication to monitor the health of employees who have been exposed to COVID-19, whether they are in the hospital or self-quarantining.
c. Counseling services provided by psychologists in collaboration with the Institute of Psychology, University of Indonesia.

04

MEMBANGUN PEREKONOMIAN
BANGSA

Building the Nation's Economy

Bank Mandiri berkarya demi bangkitnya perekonomian bangsa sambil menerapkan prinsip keberlanjutan dan memfokuskan upaya pencegahan perubahan iklim.

Bank Mandiri is dedicated to contributing to the recovery of the nation's economy while adhering to the principles of sustainability and focusing on efforts to prevent climate change.

Bank Mandiri berkomitmen mendukung tercapainya berbagai target berkelanjutan secara nasional terkait *Nationally Determined Contribution* (NDC) dan *Sustainable Development Goals* (SDGs) melalui penerapan keuangan berkelanjutan, dengan menjadi salah satu dari 8 (delapan) bank dalam Indonesia *First Movers on Sustainable Banking*. Langkah konkrit lainnya adalah dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik dan mengacu pada perkembangan *best practices*.

Bank Mandiri is committed to supporting the achievement of national sustainable targets related to Nationally Determined Contribution (NDC) and Sustainable Development Goals (SDGs) through the implementation of sustainable finance, and one of the 8 (eight) banks that are part of the Indonesia First Movers on Sustainable Banking. Another concrete step taken is the development of the Sustainable Finance Action Plan (SFAP) in accordance with the Financial Services Authority (POJK) Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, while also referencing best practices.

STRATEGI KEBERLANJUTAN [OJK A.1]

Sebagai salah satu Bank terbesar, Bank Mandiri menyadari peran pentingnya dalam mendukung pertumbuhan ekonomi yang lebih bertanggung jawab, termasuk upaya membantu terwujudnya ekonomi rendah karbon. Tidak hanya dari sisi lingkungan, Bank Mandiri juga terus berupaya meningkatkan pemberdayaan masyarakat dan inklusi keuangan, salah satunya melalui dukungan pembiayaan ke sektor UMKM, dan industri yang berwawasan sosial. Sesuai ketentuan Otoritas Jasa Keuangan (OJK), Bank Mandiri mengembangkan Keuangan Berkelanjutan dalam:

SUSTAINABILITY STRATEGY [OJK A.1]

As the largest bank in Indonesia, Bank Mandiri recognizes of its important role in responsible economic growth, including efforts to accelerate low carbon economy. Not only from an environmental standpoint, but Bank Mandiri is also continuously working to increase community empowerment and financial inclusion, such as by supporting financing to MSMEs and socially-conscious industries. This is in accordance with the Financial Services Authority (OJK) regulations, and with several strategies as follows:

Prioritas RAKB sesuai POJK No.51/POJK.03/2017 Pasal 7 SFAP priorities according to OJK Regulation No.51/POJK.03/2017 Article 7	**Strategi RAKB Bank Mandiri untuk menjawab Prioritas** Bank Mandiri's SFAP strategy to respond to the Priorities
Pengembangan produk dan jasa keuangan berkelanjutan termasuk peningkatan portfolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan keuangan berkelanjutan. Development of sustainable financial products and services which cover the increase of portfolio, investment, placement in financial instruments or projects align with the implementation of sustainable finance.	Bank Mandiri menyusun RAKB sebagai *guideline* dalam peningkatan portfolio pembiayaan agar sejalan dengan penerapan keuangan berkelanjutan secara bertahap di segmen *wholesale* dan *retail* sesuai prioritas bank. Bank Mandiri developed SFAP as a guideline for increasing the financing portfolio in accordance with the gradual implementation of sustainable finance in the wholesale and retail segments as the bank's priorities.
Pengembangan kapabilitas internal LJK (Lembaga Jasa Keuangan). Internal capacity development of the Financial Services Institution (LJK)	Bank Mandiri menyusun *roadmap* program aksi di mana salah satunya mengadakan *workshop* pelatihan RAKB untuk internal Bank Mandiri. Bank Mandiri established a roadmap, which includes SFAP internal capability development through training and workshop.
Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional *(standard operating procedure)* LJK yang sesuai dengan prinsip penerapan keuangan berkelanjutan. Adjustment on organization, risk management, governance, and/or standard operating procedures in accordance with the principles of sustainable finance.	Bank Mandiri melakukan: 1. Penyesuaian organisasi dengan menambahkan ESG Group sebagai *control tower* dalam penerapan LST (Lingkungan Sosial Tata kelola) yang bekerja sama dengan unit kerja yang terlibat dalam penerapan RAKB. 2. Penyesuaian standar prosedur agar sesuai dengan prinsip penerapan keuangan berkelanjutan. Bank Mandiri carried out: 1. Adjustment on organization by adding the ESG (Social Environment Governance) function namely ESG Group as control tower and in collaboration with units involved in Sustainable Finance Action Plan (SFAP). 2. Adjustment of standard procedures to align with the principles of sustainable finance.

Komitmen Bank Mandiri dalam mendukung keberlanjutan tersebut dituangkan dalam kerangka dan strategi Keuangan Berkelanjutan Bank Mandiri yang terdiri dari 3 Pilar:

1. *Sustainable Banking*
2. *Sustainable Operation*
3. *Sustainability Beyond Banking*

Bank Mandiri's commitment to sustainability is reflected in its Sustainable Finance framework and strategy, which is built in 3 pillars:

1. Sustainable Banking
2. Sustainable Operation
3. Sustainability Beyond Banking

BANK MANDIRI'S SUSTAINABILITY FRAMEWORK

Mission: BECOMING INDONESIA'S SUSTAINABILITY CHAMPION FOR A BETTER FUTURE

Commitment

Lead Indonesia's Transition to Low Carbon Economy	Net Zero Operational Carbon Emissions (Scope 1 & 2) by 2030	Catalyzing Multiple Growth for Social Impact to Achieve SDGs

SDGs

	1 | 6 | 7 | 8 | 9 | 11 | 12 | 13 |14 | 15 | 17	3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 16	1 | 2 |3 | 4 | 5 | 8 | 9 | 10 | 11 | 13 | 17
Strategy & Initiatives	**SUSTAINABLE BANKING**	**SUSTAINABLE OPERATION**	**SUSTAINABILITY BEYOND BANKING**
	1. ***ESG Aspect in Priority Sectors*** *(Workshop/Benchmarking, Sector Policy Enhancement, Alignment with THI)* 2. ***Sustainable Product/Services*** *(Sustainability Bond, ESG Repo, Sustainability Linked Loan, Retail Green Loan)*	3. *Proactive Strategy on* ***Data Privacy & Security*** 4. ***Equality & Diversity*** *on work environment* 5. ***Green Working Culture*** *Transformation* a. *Empowering HR in Green Campaign* b. *Green Office/Building* 6. ***Environmental Future*** *through* a. *Carbon Tracking (scope 1,2,3 operational)* b. *Carbon Insetting / Natural Based Solution*	7. ***Empowering Society & Communities*** *Entrepreneurship for Indonesia Migrant Worker, Young Entrepreneur, KUR, Branchless Banking, Rice Milling Unit, Rumah BUMN* 8. ***Leading Sustainability Research to accelerate Indonesian low carbon economy*** *by Mandiri Institute*
	ENABLER	1. *Strengthening ESG Governance, Capacity Development & Disclosure*	
Target 2023 - 2027	1. *Enhancement ESG Policy in Priority Sectors (CPO, Construction, Energy, FMCG, Metal Mining)* 2. *Develop Sustainable Product/ Services framework (e.g. Sustainability/Green Bond, ESG Repo, Sustainability Linked Loan, Retail Green Loan)*	3. *Top Leading ESG Score on Data Privacy Security* 4. *Pipeline top talent: 20% Woman & 30% Millennial* 5. *Green Working Culture Transformation* a. *Continuous Green Campaign* b. *Energy Efficiency in 2.052 branches; Green Office in 11 buildings; Solar panel in 6 buildings; GBCI certificate in 6 building* 6. *Environmental Future through* a. *Carbon Dashboard inline w/ BI Timeline (Scope 1,2,3)* b. *Carbon insetting (Tree Planting & Waste Management)*	7. *Empowering Society & Communities: Financial Digital 40K Indonesia Migrant Workers & Young Entrepreneur (WMM) through Livin', 60% of eligible former migrant workers assisted by CSR*) receive KUR; Acquire 10K agents/year with the quality of 30%-50% agents in A & C quadrant; Increase KUR Agriculture account ~5%/year* 8. *Sustainability Research & Event to accelerate Indonesian Low Carbon Economy & achieve SDGs*

**) The program was developed by the Rumah BUMN and WMM alumni from the Mandiri Sahabatku Whitelist of Former Indonesian Migrant Workers*

Dalam penerapan keuangan berkelanjutan, Bank Mandiri juga melakukan pelaporan dan pengungkapan secara internal maupun kepada publik sebagai bentuk transparansi dan akuntabilitas. Dalam kaitannya dengan skor G-SIB, Bank Mandiri belum terdaftar dalam skor *Global Systematically Important Bank*. (G-SIB) [FN-CB-550a.1]

Bank Mandiri also reports and discloses the implementation of sustainable finance internally and externally, such as public disclosure, as a form of transparency and accountability. In relation to the G-SIB score, Bank Mandiri has not been listed in the Global Systematically Important Bank (G-SIB) score. (G-SIB) [FN-CB-550a.1]

MENGEMBANGKAN BUDAYA KEBERLANJUTAN [OJK F.1]

Budaya sebuah perusahaan dikembangkan dalam mendukung pencapaian tujuan-tujuan perusahaan, memotivasi, dan mengarahkan setiap karyawan. Budaya perusahaan juga menjadi kerangka acuan bagi setiap insan perusahaan untuk berperilaku, berinteraksi dan menjalankan tugasnya setiap hari. Bank Mandiri menyadari penting nya aspek keberlanjutan dalam mendukung aktivitas dan keberlanjutan bisnis Bank Mandiri ke depannya. Untuk itu, Bank Mandiri menetapkan prioritas untuk menginternalisasi budaya keberlanjutan dalam setiap aktivitas bisnis dan meningkatkan *awareness* pada setiap karyawannya.

Pengembangan budaya keberlanjutan dalam internal Bank Mandiri dilakukan dengan berbagai cara, seperti:

1. Melakukan sosialisasi tentang penerapan keuangan berkelanjutan kepada Dewan Komisaris, Direksi, komite-komite, termasuk unit LST.
2. Mengadakan berbagai pelatihan pengembangan kapasitas pimpinan dan karyawan Bank Mandiri dalam topik keberlanjutan, baik secara internal maupun eksternal dengan mengundang para pakar. Selain itu, Bank Mandiri juga mengadakan 11 FGD *(Focus Group Discussion)* ESG yang melibatkan pemangku kepentingan eksternal, regulator dan asosiasi.
3. Melakukan kampanye dalam topik keberlanjutan di dalam internal perusahaan, seperti kampanye hemat energi, mematikan lampu saat jam istirahat, dan lainnya.

DEVELOPING A CULTURE OF SUSTAINABILITY [OJK F.1]

A corporate culture is developed to support the achievement of company goals, motivate and direct all employees. Corporate culture is also a framework of reference for all company members to behave, interact and carry out their duties on a daily basis. Bank Mandiri is aware of the importance of the sustainability aspect in supporting Bank Mandiri's business activities and sustainability in the future. For this reason, Bank Mandiri set priorities to internalize a culture of sustainability in all business activities and increase awareness among all employees.

Bank Mandiri has made various efforts to develop a culture of sustainability, including:

1. Carrying out dissemination on the implementation of sustainable finance to the Board of Commissioners, Directors, and committees, including the ESG unit.
2. Conducting various trainings to develop the capacity of Bank Mandiri leaders and employees on the topic of sustainability, both internally and externally by inviting experts. In addition, Bank Mandiri also held 11 FGDs (Focus Group Discussions) involving external stakeholders, regulators, and associations.
3. Conducting campaigns on sustainability topics within the company, such as energy-saving campaigns, turning off lights during break time, and others.

4. Mendorong aksi ramah lingkungan, yang diterapkan pada seluruh unit untuk mengurangi penggunaan kertas, plastik, dan melakukan pemisahan sampah serta daur ulang.

5. Melakukan berbagai kampanye ramah lingkungan secara konsisten dan masif melalui media sosial, *WhatsApp Group, Reminder at Morning Briefing* (poster dan video edukasi).

TANTANGAN DAN PELUANG DALAM KEUANGAN BERKELANJUTAN [OJK E.5]

TANTANGAN

Penerapan inisiatif keuangan berkelanjutan merupakan sebuah perjalanan panjang tidak terlepas dari berbagai tantangan. Untuk itu, Bank Mandiri terus melakukan identifikasi dan evaluasi, serta menetapkan langkah mitigasi untuk mengatasi berbagai kendala tersebut. Tantangan penerapan keuangan berkelanjutan di antaranya:

1. Pemahaman dan kapabilitas internal terkait keuangan berkelanjutan yang belum merata, sehingga Bank Mandiri terus berupaya meningkatkan *awareness* dan kapabilitas pegawai melalui berbagai program seperti pelatihan, *workshop* dan *benchmarking* terhadap *best practice*.
2. Nasabah dan mitra kerja yang kurang memahami aspek lingkungan, sosial dan tata kelola (LST) dalam aktivitas usahanya. Dalam hal ini, Bank Mandiri terus berupaya melakukan sosialisasi termasuk *workshop* yang melibatkan nasabah, pakar LST dan pemangu kepentingan terkait dalam penerapan aspek LST pada sektor prioritas.

3. Kesiapan sistem dan proses dalam rangka mendukung integrasi keuangan berkelanjutan dalam aktivitas bisnis bank, seperti pengembangan sistem monitoring dan pelaporan terkait Kegiatan Usaha Berkelanjutan (KKUB) dan Taksonomi Hijau Indonesia (THI).
4. Disrupsi teknologi (digitalisasi) mendorong peningkatan IT *and Cyber Risk*, sehingga Bank Mandiri senantiasa meningkatkan berbagai mekanisme dalam rangka mitigasi.

4. Encouraging environmentally friendly actions in all units to reduce the use of paper, plastic, and carry out waste segregation and recycling.

5. Consistently and massively carrying out various environmentally friendly campaigns through social media, WhatsApp Group, and Reminder at Morning Briefing (educational posters and videos).

CHALLENGES AND OPPORTUNITIES IN SUSTAINABLE FINANCE [OJK E.5]

CHALLENGE

The implementation of sustainable finance initiatives is a long journey that comes with various challenges. To address these challenges, Bank Mandiri continues to identify and evaluate them, and establishes mitigation measures to overcome the obstacles. The challenges in implementing sustainable finance include:

1. The level of internal understanding and capabilities related to sustainable finance are unequal. Thus, Bank Mandiri continues to involve all employees to increase awareness and capabilities through trainings, workshops, and benchmarking forums to best practices.

2. Customers and work partners that lack environmental, social and governance (ESG) understanding in their business activities. In this regard, Bank Mandiri continues to conduct dissemination efforts, including workshops involving customers, ESG experts and relevant stakeholders in implementing ESG aspects in priority sectors.
3. Readiness of systems and processes in order to support sustainable finance integration in bank business activities, such as developing monitoring and reporting systems related to the Criteria for Sustainable Business Activities (KKUB) and Indonesia's Green Taxonomy.
4. Technological disruption (digitalization) drives increased IT and Cyber Risk, which is why Bank Mandiri continues to improve various mechanisms for mitigation.

5. Regulasi terkait keuangan berkelanjutan yang masih terus berkembang, sehingga diperlukan standar dan panduan teknis dalam implementasi keuangan berkelanjutan.
6. Kebijakan, stimulus, maupun insentif dari berbagai lembaga pemerintah dalam rangka mendorong lembaga jasa keuangan dan pelaku usaha dalam menerapkan keuangan berkelanjutan.

PELUANG

Isu LST tidak hanya memunculkan risiko dan tantangan baru, namun juga menciptakan berbagai peluang bisnis. Kepedulian global dan pemerintah terhadap isu LST mendorong tren bisnis yang lebih ramah lingkungan, terutama dalam mengakselerasi tercapainya ekonomi rendah karbon dan target *Net Zero Emission*. Oleh karena itu, Bank Mandiri tidak hanya berupaya melakukan identifikasi risiko dan mitigasi dalam menghadapi isu LST, namun juga mengoptimalkan peluang bisnis yang ada melalui berbagai inisiatif keuangan berkelanjutan untuk mencapai visi *"Becoming Indonesia's Sustainability Champion for a Better Future,"* dan juga membantu mewujudkan target berkelanjutan secara Nasional.

Berbagai upaya optimalisasi peluang yang dilakukan Bank Mandiri di antaranya:

1. Membangun *ESG Expertise* untuk mempercepat terbentuknya ekosistem bisnis rendah karbon, melalui berbagai pelatihan, sertifikasi dan *workshop* yang melibatkan pakar industri, nasabah, *peers bank*, regulator, termasuk lembaga terkait.
2. Mengembangkan berbagai produk dan jasa keuangan berkelanjutan, baik dari sisi pendanaan maupun pembiayaan, seiring dengan meningkatnya permintaan produk berkelanjutan. Selain itu, Bank Mandiri juga terus mendukung para nasabah untuk bertransisi terutama mereka yang bergerak di sektor dengan risiko LST yang tinggi. Bank Mandiri menyediakan solusi keuangan yang dapat membantu dekarbonisasi dan melakukan transisi menjadi bisnis yang lebih bertanggung jawab, ramah lingkungan, dengan emisi karbon yang lebih rendah. Bank Mandiri

5. Regulations related to sustainable finance are under development. Thus, standards and technical guidelines are needed in the implementation of sustainable finance.
6. Policies, stimuli, and incentives from various government agencies in order to encourage financial service institutions and business actors to implement sustainable finance.

OPPORTUNITY

ESG issues do not only raise new risks and challenges, but also offer several business opportunities. The global and governmental emphasis on ESG issues has stimulated the growth of eco-friendly business trends, especially in expediting the attainment of a low-carbon economy and Net Zero Emission objectives. Thus, Bank Mandiri's approach involves not only identifying and mitigating risks associated with ESG issues, but also capitalizing on available business prospects by launching various sustainable finance initiatives. This strategy aims to accomplish the vision of "Becoming Indonesia's Sustainability Champion for a Better Future" and contribute towards the national sustainability objectives.

Bank Mandiri has made various efforts to optimize opportunities, including:

1. Building ESG Expertise to accelerate the formation of a low-carbon business ecosystem, through various trainings, certifications and workshops involving industry experts, customers, peer banks, regulators, including related institutions.

2. Developing a variety of sustainable financial products and services, both in terms of funding and financing, in accordance with the increasing demand for sustainable products. In addition, Bank Mandiri also continues to support customers to carry out transition process, particularly those engaged in sectors with high ESG risks. Bank Mandiri provides financial solutions to decarbonize and make the transition into a more responsible, eco-friendly business with lower

juga menggali potensi lebih dalam pada rantai pasokan nasabah, dan membantu pembiayaan untuk kebutuhan mereka melakukan transisi ke ekosistem rendah karbon.

3. Bank Mandiri terus mendorong digitalisasi melalui peluncuran berbagai produk digital seperti Livin' untuk segmen *consumer* dan Kopra untuk segmen *wholesale*.
4. Meningkatkan pemberdayaan masyarakat dan inklusi keuangan melalui pembiayaan ke segmen UMKM dan Agen Mandiri.
5. Melakukan kolaborasi dengan regulator dan lembaga terkait untuk mendukung program pemerintah dalam menangani isu perubahan iklim dan target SDGs.

carbon emissions. Bank Mandiri also explores deeper potential in the customer's supply chain and help finance their needs to make transition to a low-carbon ecosystem.

3. Bank Mandiri continues to promote digitization by launching a variety of digital products, such as Livin' for the consumer segment and Kopra for the wholesale segment.
4. Increasing community empowerment and financial inclusion through financing to the MSME segment and Mandiri Agents.
5. Collaborating with regulators and related institutions to support government programs in dealing with climate change issues and achieving SDGs.

PEMBIAYAAN BERKELANJUTAN YANG BERDAMPAK POSITIF TERHADAP LINGKUNGAN DAN SOSIAL

SUSTAINABLE FINANCING AND PRODUCTS

Kebijakan Bank Mandiri terkait sosial dan lingkungan diwujudkan dengan komitmen untuk lebih selektif dan berhati-hati dalam pemberian pinjaman. Hal ini dilakukan dengan cara menghindari pemberian kredit untuk proyek atau usaha yang membahayakan lingkungan. Secara konsisten, Bank Mandiri memastikan bahwa kebijakan pembiayaan telah memperhatikan aspek LST sesuai peraturan perundangan yang berlaku. Untuk itu, Bank Mandiri telah menyusun dan melakukan *review* secara berkala terhadap berbagai kebijakan internal, baik pada tingkat kebijakan perkreditan, standar prosedur kredit, maupun petunjuk teknis terkait proses perkreditan.

Sementara itu, dalam hal penyaluran kredit, Bank Mandiri telah menyalurkan *sustainable financing* sesuai Kategori Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK 51/2017 sebesar Rp228,7 Tn atau 24,5% dari total kredit, atau meningkat 11,6% dibandingkan dengan tahun 2021.

SUSTAINABLE FINANCE WITH POSITIVE ENVIRONMENTAL AND SOCIAL IMPACT

SUSTAINABLE FINANCING AND PRODUCTS

Bank Mandiri's social and environmental policies are evident in its commitment to adopting more selective and prudent financing practices. This involves refraining from providing credit to projects or businesses that pose a risk to the environment. Bank Mandiri consistently ensures that its financing policies comply with applicable laws and regulations and have taken into account ESG aspects. As part of this effort, Bank Mandiri has compiled and periodically reviewed various internal policies, including those related to Credit Policy, Standard Credit Procedures, and Technical Guidelines related to credit processes.

Bank Mandiri has disbursed sustainable financing in accordance with the Criteria for Sustainable Business Activities (KKUB) as outlined in OJK Regulation No. 51/2017. This amounted to Rp228.7 Tn, which represents 24.5% of the total.

Pembiayaan Kegiatan Usaha Berkelanjutan *(Sustainable Financing)* *)
Financing of Sustainable Business Activities (Sustainable Financing) *)
[FS10]

Keterangan	2022		2021		2020		Description
	Jumlah debitur Total debtors	**% dari total** % of total	**Jumlah debitur** Total debtors	**% dari total** % of total	**Jumlah debitur** Total debtors	**% dari total** % of total	
Debitur yang termasuk dalam kegiatan usaha berkelanjutan	1.154.170	44,80%	1.037.553	44,36%	958.492	39,39%	Debtors included in sustainable business activities

*) Terdapat penulisan Kembali
*) This figure contains restatement

Penyaluran yang termasuk kategori *green financing* pada tahun pelaporan adalah sebesar Rp106 Tn atau 11,4% dari total kredit. Jumlah ini meningkat 10,6% dari tahun 2021. Penyaluran *green financing* tersebut antara lain disalurkan pada sektor energi terbarukan, pengelolaan Sumber Daya Alam (SDA) berkelanjutan, sertap produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan sedikit polusi (*eco-efficient*).

In the reporting year, the total credit disbursement included in the green financing category was Rp106 Tn or 11.4% of total loans. This figure increased by 10.6% compared to 2021. The distribution of green financing included disbursement to the renewable energy sector, Management of Living Natural Resources and Sustainable Land Use, and Eco-efficient and/or circular Eco-adapted products, technology & processes).

***SUSTAINABLE PORTFOLIO* (KATEGORI KEGIATAN USAHA BERKELANJUTAN)**
Sesuai POJK 51/2017 tentang Penerapan Keuangan Berkelanjutan
In accordance with POJK 51/2017 regarding Sustainable Finance

Rp228.764 Miliar (Billion) *or* **24,5%** *Total Loan 2022 (bank only)*

GREEN PORTFOLIO
Rp106.402 Miliar (Billion) or **11,4%** *Total Loan (bank only)*

SOCIAL PORTFOLIO
Rp122.362 Miliar (Billion) or **13,1%** *Total Loan (bank only)*

Rp6.149 **Miliar** (Billion)
Energi Terbarukan
Renewable Energy

Rp92.956 **Miliar** (Billion)
Pengelolaan SDA Hayati & Penggunaan Lahan Berkelanjutan
Environmentally sustainable management of living natural resources and land use

Rp3.107 **Miliar** (Billion)
Transportasi Ramah Lingkungan
Clean Trasnportation

Rp867 **Miliar** (Billion)
Pengelolaan Air dan Air Limbah Berkelanjutan
Sustainable Water and Wastewater Management

Rp3.307 **Miliar** (Billion)
Produk yang dapat Mengurangi Sumber Daya dan Menghasilkan Sedikit Polusi
Eco-efficient/circular economy adapted products, production technologies & processes

Rp16 **Miliar** (Billion)
Bangunan Berwawasan Lingkungan yang Memenuhi Standar/Sertifikasi
Green Buildings

Rp5.067 **Miliar** (Billion)
Kegiatan Usaha Berwawasan Lingkungan Lainnya
Others Environmentally Based Project

Rp117.295 **Miliar** (Billion)
Kegiatan Usaha Mikro, Kecil, dan Menengah (UMKM)
Micro, Small & Medium Enterprises (MSME) Activites

Kategori Kegiatan Usaha Berkelanjutan (KKUB)
Criteria for Sustainable Business Activities (CSBA)

Kategori Kegiatan Usaha Berkelanjutan	2022 (Rp Miliar) (Rp Billion)	Criteria for Sustainable Business Activities
Pengelolaan SDA Hayati dan Penggunaan Lahan Berkelanjutan*)	92.956	Environmentally Sustainable Management of Living Natural Resources and Land Use*)
Energi Terbarukan	6.149	Renewable Energy
Produk yang dapat mengurangi Penggunaan Sumber Daya & Menghasilkan Sedikit Polusi	3.307	Eco-Efficient/Circular Economy Adapted Products, Production Technologies & Processes
Transportasi Ramah Lingkungan	3.107	Clean Transportation
Pengelolaan Air & Air Limbah Berkelanjutan	867	Sustainable Water & Wastewater Management
Bangunan Berwawasan Lingkungan yang memenuhi Standar/Sertifikasi	16	Green Buildings
Jumlah *Green Portfolio*	**106.402**	**Total Green Portfolio**
Kegiatan Usaha Mikro, Kecil, dan Menengah	117.295	Micro, Small & Medium Enterprises (MSME) Activites
Kegiatan Usaha Berwawasan Lingkungan Lainnya	5.067	Others Environmentally Based Project
Jumlah *Sustainable Portfolio*	**228.764**	**Total Sustainable Portfolio**
Jumlah *Loan (bank only)*	**932.639**	**Total Loan (bank only)**

*) Kelapa Sawit, Pertanian, dan Kehutanan Berkelanjutan
*) Sustainable Palm Oil, Agriculture, and Forestry

SUSTAINABLE PRODUCTS

1. *SUSTAINABILITY LINKED LOAN*

Sebagai salah satu *first mover* keuangan berkelanjutan di Indonesia, Bank Mandiri terus mengembangkan dan mendorong praktik keuangan berkelanjutan, termasuk upaya untuk membantu mewujudkan ekonomi rendah karbon. Komitmen ini ditunjukkan melalui dukungan Bank Mandiri kepada klien, khususnya yang bergerak di sektor padat karbon, dengan menyediakan solusi keuangan yang mendorong klien untuk melakukan dekarbonisasi dan mengubah operasinya menjadi bisnis yang lebih bertanggung jawab, ramah lingkungan, dengan jejak karbon yang lebih sedikit. Salah satunya melalui *sustainability-linked loan*. Pinjaman berkelanjutan ini bertujuan untuk

SUSTAINABLE PRODUCTS

1. SUSTAINABILITY LINKED LOAN

As a pioneer in sustainable finance in Indonesia, Bank Mandiri is committed to developing and promoting sustainable finance practices, including the acceleration of a low-carbon economy. This dedication is exemplified through Bank Mandiri's support of its clients, particularly those in carbon-intensive sectors, by providing financial solutions that encourage decarbonization and the transformation of operations into more responsible, eco-friendly businesses with a smaller carbon footprint. This support includes sustainability-linked loans, which

memfasilitasi dan mendukung kegiatan dan pertumbuhan ekonomi yang berkelanjutan secara lingkungan dan sosial. Pinjaman berkelanjutan didefinisikan sebagai instrumen pinjaman yang memberikan insentif bagi peminjam untuk mencapai tujuan kinerja berkelanjutan yang ambisius dan telah ditentukan sebelumnya.

aim to facilitate and promote environmentally and socially sustainable activities and economic growth. Sustainable lending is defined as a loan instrument that offers incentives to borrowers to attain ambitious and predetermined sustainable performance objectives.

2. *RETAIL GREEN LOAN*

Pada segmen retail, Bank Mandiri meluncurkan skema pembiayaan untuk pemasangan pembangkit listrik tenaga surya *(solar panel)*, serta program kredit kepemilikan kendaraan bermotor listrik berbasis baterai (KBLBB). Untuk program kredit kepemilikan kendaraan bermotor listrik berbasis baterai, Bank Mandiri bekerjasama dengan dua entitas anak usaha yaitu PT Mandiri Tunas Finance dan PT Mandiri Utama Finance untuk melaksanakan program-program *otomotif financing*. Program pembiayaan ini memberikan penawaran khusus, baik suku bunga yang kompetitif, persyaratan pengajuan dan metode pembayaran yang relatif mudah (*offline* maupun *online*), serta layanan yang cepat. Pada Juli 2022, Bank Mandiri mengadakan program spesial dari Mandiri Tunas Finance bagi nasabah prioritas dan *private* Bank Mandiri dengan benefit berupa fasilitas pembiayaan kendaraan mobil baru dengan bunga mulai 2,25% tenor 1 tahun, LTV max 90%, dan biaya administrasi Rp1, dengan fasilitas tambahan berupa asuransi minimal *all risk* 1 tahun. Skema ini berlaku untuk angusran dibayar di muka (ADDM), *unit new car passenger*, dan *rate* berlaku untuk nasabah prioritas dan *private* Bank Mandiri.

2. RETAIL GREEN LOAN

In retail segment, Bank Mandiri has introduced two financing schemes: one for the installation of solar panels and another for battery-based electric vehicle ownership. For the latter, Bank Mandiri has collaborated with two subsidiary entities, namely PT Mandiri Tunas Finance and PT Mandiri Utama Finance, to carry out automotive financing programs. These financing programs provide special deals, such as competitive interest rates, relatively easy credit application requirements, flexible payment methods (both offline and online), and fast service. In July 2022, Bank Mandiri launched a special program through Mandiri Tunas Finance exclusively for its priority and private customers, which offers a new car financing facility at an interest rate starting from 2.25%, with a tenor of 1 year, LTV max 90%, and an administration fee of Rp 1. Additionally, customers can benefit from insurance coverage for a minimum period of 1 year against all risks. The scheme is applicable to prepaid installment (ADDM) of new car passenger units for Bank Mandiri's priority and private customers.

Sebagai agen pembangunan, Bank Mandiri memiliki komitmen kuat untuk mengakselerasi pengembangan energi baru terbarukan (EBT) di Indonesia, termasuk program pembiayaan panel surya *(solar panel)*. Bank Mandiri bekerjasama dengan beberapa pihak, salah satunya PT Energi Indonesia Berkarya (SUNterra). Bank Mandiri memberikan kemudahan alternatif pembayaran yang ringan dan mudah dengan adanya program pinjaman tanpa agunan yang murah dan dapat dicicil untuk pemasangan panel surya residensial. Lewat program ini, nasabah pemegang kartu kredit Bank Mandiri dapat menikmati cicilan sampai dengan 24 kali bayar dengan bunga 0 persen.

As a development agent, Bank Mandiri is highly committed to accelerating the growth of new renewable energy (EBT) in Indonesia, including through its solar panel financing program. Bank Mandiri has collaborated with several parties, including PT Energi Indonesia Berkarya (SUNterra), to provide easy and convenient payment alternatives with a low-cost, installment-based unsecured loan program for residential solar panel installations. Through this program, customers with Bank Mandiri credit cards can enjoy up to 24-month installment loans with 0 percent interest.

Bank Mandiri juga berkolaborasi dengan Dewan Energi Nasional (DEN) dan PT LEN Agra Energy untuk menyiapkan pembiayaan dengan skema kartu kredit atau pinjaman tanpa agunan yang murah dan dapat dicicil bagi nasabah untuk pemasangan panel surya. Melalui skema *payroll,* konsumen dapat mengajukan limit maksimal sebesar Rp1 miliar dengan jangka waktu kredit paling lama selama 15 tahun. Adapun harga paket panel surya yang paling murah berukuran 1 kWp senilai Rp20 juta, dan paket tertinggi berukuran 5 kWp dengan harga mencapai Rp70 juta (khusus wilayah Jabodetabek).

In addition to its collaboration with SUNterra, Bank Mandiri has also partnered with the National Energy Council (DEN) and PT LEN Agra Energy to provide financing using a credit card scheme or a low-cost, installment-based unsecured loan for customers to install solar panels. Consumers can apply for a maximum limit of Rp 1 billion with a maximum credit period of 15 years through the payroll scheme. The solar panel package starts from Rp20 million for a 1 kWp solar panel and goes up to Rp70 million for a 5 kWp solar panel, specifically for the Greater Jakarta area.

Kedepannya, Bank Mandiri akan terus mengembangkan berbagai produk berkelanjutan yang menyasar pada berbagai segmen bisnis sesuai dengan *best practice* dan kebutuhan nasabah.

Moving forward, Bank Mandiri is committed to developing various sustainable products targeting a wide range of business segments in line with best practices and customer needs.

SUSTAINABLE FUNDING & SUSTAINABILITY BONDS

Dalam rangka mendukung pembiayaan berkelanjutan, Bank Mandiri juga mendorong penyaluran dana dan investasi berkelanjutan melalui pengembangan beberapa produk pendanaan berkelanjutan (*sustainable funding*). Sebagai wujud nyata, pada tanggal 19 April 2021 Bank Mandiri menerbitkan *sustainability bond* dengan nominal sebesar US$300 juta di *Singapore Exchange* (SGX) dengan tingkat bunga 2,00% per tahun dan tenor 5 tahun. Hasil pendanaan yang didapatkan akan digunakan untuk membiayai atau membiayai kembali aktivitas usaha berwawasan lingkungan (*green*) dan sosial.

Adapaun *framework sustainability bond* ini telah disusun mengacu pada standar *Sustainability Bond Guidelines* dari International Capital Market Association (ICMA) dan selaras dengan Association of Southeast Asian Nation (ASEAN) *Sustainability Bond Standards*, *Green Bond Standards*, dan *Social Bond Standards*.

Penerbitan *sustainability bond* ini mendapatkan respons yang sangat baik, dengan *demand order* lebih dari US$2,5 miliar pada saat proses *book building,* sehingga terdapat kelebihan permintaan (*oversubscription*) lebih dari 8,3 kali dari rencana jumlah *bond* yang diterbitkan. Hal tersebut menunjukkan apresiasi dan persepsi positif dari investor asing terhadap program kerja dan prospek bisnis Bank Mandiri ke depan, khususnya terkait keuangan berkelanjutan. Tanggapan positif dan keyakinan investor juga terlihat dari *rating* yang diberikan kepada obligasi ini dari lembaga pemeringkat internasional yaitu Baa2 dari Moody's dan BBB- dari Fitch.

SUSTAINABLE FUNDING & SUSTAINABILITY BONDS

To support sustainable financing, Bank Mandiri is actively promoting sustainable funding and investment by developing various products. As a tangible demonstration of this commitment. Bank Mandiri issued a sustainability bond on the Singapore Exchange (SGX) with a par value of US$300 million on April 19, 2021, with a five-year tenor and an interest rate of 2.00% per annum. The proceeds of this funding will be directed towards financing or refinancing environmentally responsible and socially beneficial business activities.

The sustainability bond framework was designed in accordance with the Sustainability Bond Guidelines of the International Capital Market Association (ICMA), and is consistent with the standards established by Association of Southeast Asian Nations (ASEAN) for Sustainability Bond, Green Bond, and Social Bond Standards.

The issuance of the sustainability bond was met with exceptional demand during the book-building process, resulting in an oversubscription of more than 8.3 times the planned total bonds issued, with orders exceeding US$2.5 billion. This positive response indicates a strong appreciation and positive perception among foreign investors of Bank Mandiri's work program and business prospects, particularly in the area of sustainable finance. The high level of investor confidence is further demonstrated by the ratings assigned to the bonds by leading international rating agencies, which gave the bonds a Baa2 rating from Moody's and BBB- rating from Fitch.

Selanjutnya pada Februari 2022, Bank Mandiri melakukan diversifikasi *sustainable financing instrument*, melalui pendanaan jangka panjang (*wholesale funding*) dengan menerbitkan ESG *Repurchase Agreement* (Repo) pertama di Indonesia dan salah satu *first movers* di Asia Tenggara. Transaksi R*epurchase Agreement* (Repo) sebesar US$500 juta ini juga digunakan untuk membiayai ataupun membiayai kembali aktivitas usaha berwawasan lingkungan (*green*) dan sosial dengan kriteria yang mengacu kepada *Sustainability Bond Framework* Bank Mandiri. Transaksi ESG Repo Bank Mandiri merupakan salah satu inisiatif strategis untuk memperkuat struktur pendanaan perseroan dalam mendukung rencana ekspansi bisnis.

Furthermore, in February 2022, Bank Mandiri implemented a sustainable financing diversification program through wholesale funding. This program involved the issuance of the first environmental, social, and governance (ESG) Repurchase Agreement (Repo) in Indonesia, making Bank Mandiri one of the first movers in Southeast Asia. The Repo transaction, which totaled US$500 million, was used to finance or refinance environmentally and socially responsible business activities that met the criteria outlined in Bank Mandiri's Sustainable Bond Framework. Bank Mandiri's ESG Repo transaction represents a strategic initiative to fortify the company's funding structure and support its business expansion plans.

SUSTAINABLE INVESTMENT

Bank Mandiri senantiasa mendukung program pemerintah dalam mewujudkan target keberlanjutan nasional, salah satunya melalui partisipasi aktif menjadi agen pemasaran produk investasi berbasis ESG bagi masyarakat seperti *Green Sukuk* dan *Green Bond*.

Green Sukuk merupakan jenis Surat Berharga Syariah Negara Ritel (SBSN Ritel) berupa tabungan investasi, sedangkan *Green Bond* merupakan surat utang yang diterbitkan oleh Pemerintah Republik Indonesia dalam denominasi USD.

Adapun penggunaan dana yang berasal dari kedua produk investasi diatas, digunakan untuk membiayai *(finance)* atau membiayai kembali *(refinance)* sembilan *eligible green projects* sebagaimana didefinisikan dalam the *Republic of Indonesia Green Bond and Green Sukuk Framework*, yaitu *Renewable Energy, Sustainable Management of Natural Resources, Energy Efficiency, Green Tourism, Resilience to Climate Change for Highly Vulnerable Areas and Sectors/Disaster Risk Reduction, Green Buildings, Sustainable Agriculture, dan Waste to Energy & Waste Management.*

Meningkatnya minat masyarakat terhadap produk keberlanjutan merupakan wujud kontribusi bersama terhadap mitigasi & adaptasi perubahan iklim, pelestarian keanekaragaman hayati, serta sejalan dengan tujuan Indonesia untuk mencapai SDGs.

ANALISIS RISIKO KEUANGAN TERKAIT IKLIM [GRI 201-2]

Bank Mandiri menyadari bahwa risiko keuangan terkait iklim (meliputi *transition risk* dan *physical risk*) merupakan salah satu *emerging risk* yang memiliki dampak material terhadap keuangan dan stabilitas ekonomi global. Oleh karena itu, dalam hal analisis dan pengelolaan risiko keuangan terkait iklim, Bank Mandiri mengacu pada pedoman dan standar internasional seperti *Task Force on Climate-related Financial Disclosures* (TCFD) dan "*Principles for the effective management and supervision of climate-related financial risks*" yang disampaikan oleh Basel Committee on Banking Supervision (BCBS). Bank Mandiri berupaya menerapkan panduan tersebut dalam mengelola risiko keuangan terkait iklim, yang dimulai dari identifikasi risiko dan penyusunan *framework* manajemen risiko, termasuk melakukan *scenario analysis*.

SUSTAINABLE INVESTMENT

Bank Mandiri is committed to supporting the government's programs and achieving national sustainability targets by actively participating as a marketer of ESG-based investment products, such as Green Sukuk and Green Bond.

Green Sukuk is a type of State Retail Sharia Securities (SBSN Ritel) in the form of savings, while Green Bonds are debt securities issued by the Republic of Indonesia in USD denominations.

The funds from the above two investment products are used to finance or refinance nine eligible green projects as defined in the Indonesia Green Bond and Green Sukuk Framework, which are Renewable Energy, Sustainable Management of Natural Resources, Energy Efficiency, Green Tourism, Resilience to Climate Change for Highly Vulnerable Areas and Sectors/Disaster Risk Reduction, Green Buildings, Sustainable Agriculture, and Waste to Energy & Waste Management.

The increasing public interest in sustainable products demonstrates a shared commitment to mitigating and adapting to climate change, preserving biodiversity, and aligning with Indonesia's goal of achieving the SDGs.

ANALYSIS OF CLIMATE-RELATED FINANCIAL RISKS [GRI 201-2]

Bank Mandiri acknowledges that climate-related financial risks, which include both transition and physical risks, are emerging risks that can significantly impact global financial and economic stability. To effectively manage these risks, Bank Mandiri adheres to international guidelines and standards such as the Task Force on Climate-related Financial Disclosures (TCFD) and the "Principles for the Effective Management and Supervision of Climate-related Financial Risks" issued by the Basel Committee on Banking Supervision (BCBS). Bank Mandiri is committed to implementing these guidelines, from identifying risks to preparing a risk management framework and conducting scenario analysis.

Bank Mandiri sebagai salah satu lembaga keuangan terbesar menyadari bahwa dampak risiko keuangan terkait iklim dapat berpengaruh terhadap kinerja finansial dan *sustainability*. Sehingga dalam meningkatkan ketahanan Bank terhadap dampak risiko iklim, Bank Mandiri melakukan penguatan melalui berbagai inisiatif dan penyelarasan aspek LST dalam proses bisnis internal.

As one of the largest financial institutions, Bank Mandiri recognizes that climate-related financial risks can impact financial performance and sustainability. As such, the bank is taking various initiatives to increase resilience to the impact of climate change and aligning ESG aspects in internal business processes.

Dalam meningkatkan efektivitas implementasi inisiatif LST dan pengelolaan risiko iklim, Bank Mandiri mengimplementasikan strategi untuk mendorong pembiayaan berkelanjutan dan melakukan penguatan tata kelola LST melalui pembentukan *Environmental, Social and Governance* (ESG) Group di bawah pengawasan Wakil Direktur Utama. Pembentukan ESG Group bertujuan sebagai *control tower* implementasi LST Bank Mandiri, termasuk pengelolaan *framework*, penyelarasan ketentuan yang selaras dengan isu LST dan perubahan iklim, pengelolaan *sustainable portfolio management*, dan strategi operasional Bank yang bertanggung jawab, termasuk fungsi komunikasi dan pelaporan terhadap pihak eksternal dan internal. Selain diawasi langsung oleh Wakil Direktur Utama, implementasi LST, termasuk di dalamnya pengelolaan risiko iklim, secara rutin dilaporkan kepada komite level direksi yaitu Risk Management and Policy Committee (RMPC) dan Komisaris dalam Komite Pemantau Risiko (KPR).

To further enhance the effectiveness of ESG initiatives and climate risk management, Bank Mandiri has established an Environmental, Social & Governance (ESG) Group with direct supervision of the Vice President Director. The ESG Group serves as a control tower for Bank Mandiri's ESG implementation, managing the framework, aligning applicable ESG and climate change policies, managing Sustainable Portfolio, developing responsible banking & operation strategy, and communicating/reporting to both external and internal parties. ESG implementation updates, including climate risk mitigation was reported on a regular basis to the Board level committee through the Risk Management and Policy Committee (RMPC) meeting and the Board of Commissioners through the Risk Monitoring Committee (RMC) meeting.

Selain itu, penyelarasan aspek LST juga menjadi salah satu prioritas Bank Mandiri dalam transformasi bisnis jangka panjang. Melalui *stream "Conduct Sustainable Business"* Bank Mandiri telah menyusun ESG *framework, roadmap* dan inisiatif dengan fokus target pada transisi ke Ekonomi rendah karbon, reduksi emisi dan *net zero* pada operasional bank dan peningkatan dampak sosial dalam mencapai target SDGs.

In addition, Bank Mandiri places a high priority on aligning with ESG aspects in its long-term business transformation. Under the "Conduct Sustainable Business" initiative, Bank Mandiri has developed an ESG framework, roadmap, and set of initiatives with a particular focus on transitioning to a low-carbon economy, reducing emissions, achieving net-zero in bank operations, and increasing social impact to meet the SDGs targets.

Untuk mencapai target tersebut, khususnya dalam mendorong transisi ke ekonomi rendah karbon, Bank Mandiri terus melakukan identifikasi, pengukuran dan evaluasi risiko LST termasuk risiko iklim, khusunya pada aspek pembiayaan. Bank Mandiri telah menetapkan *risk appetite* dan *industry appetite* yang selaras dengan isu LST pada kebijakan Bank, seperti isu deforestasi, hilangnya keanekaragaman hayati, dan pencemaran polusi akibat penggunaan energi fosil yang dituangkan dalam petunjuk teknis *Industry Acceptance Criteria* (IAC) edisi III tahun 2022

To attain these goals, particularly in promoting the transition to a low-carbon economy, Bank Mandiri continues to identify, measure, and evaluate ESG risks, including climate risk, especially in financing. Bank Mandiri has established risk appetite and industry acceptance criteria that align with ESG issues in bank policies, such as deforestation, loss of biodiversity, and pollution caused by the use of fossil fuels, as outlined in the Industry Acceptance Criteria (IAC) technical guideline edition III 2022 (Internal Provisions No.B3.

(Ketentuan internal No.B3.P1.T16.IAC) yang mengatur kebijakan LST terkait sektor sawit & CPO, energi, pertambangan, minyak bumi & gas alam, dan sektor terkait keanekaragaman hayati.

Dalam hal melakukan pembiayaan pada sektor yang memiliki risiko iklim tinggi seperti perkebunan, pertambangan dan energi, Bank Mandiri senantiasa menerapkan prinsip kehati-hatian dan melakukan *monitoring* secara intensif dalam pemenuhan aspek LST yang telah dipersyaratkan Bank. Ke depannya, Bank Mandiri akan berupaya untuk melakukan pengukuran dampak risiko iklim yang lebih komprehensif seperti melakukan analisis *scenario* iklim dan pengujian portfolio kredit pada nasabah terhadap risiko iklim termasuk *transition and physical risk*.

KEBIJAKAN MANAJEMEN RISIKO LINGKUNGAN, SOSIAL DAN TATA KELOLA (LST)

[FS1] [GRI 2-23] [FS-CB-5500a.2]

Bank Mandiri senantiasa melalukan penerapan pengelolaan risiko lingkungan, sosial dan tata kelola yang selaras dengan prinsip kehati-hatian dalam setiap aktivitas bisnisnya. Bank Mandiri terus melakukan integrasi aspek LST dalam rangka meningkatkan manajemen risiko yang efektif untuk mengatasi risiko iklim dan sosial yang dihadapi saat ini. Bank Mandiri telah melakukan identifikasi dan menyusun prosedur pengelolaan risiko LST yang dituangkan dalam Kebijakan Manajemen Risiko LST. Bank Mandiri tidak memberikan pinjaman, investasi, maupun asuransi berisiko tinggi.

1. KEBIJAKAN KREDIT TERKAIT LINGKUNGAN, SOSIAL DAN TATA KELOLA (LST)

Bank Mandiri berkomitmen untuk mengembangkan dan mendorong praktik keuangan berkelanjutan, termasuk integrasi aspek LST dalam setiap proses bisnis, terutama pada proses pembiayaan. Secara bertahap, Bank Mandiri melakukan integrasi aspek LST pada kebijakan perkreditan Bank yang mensyaratkan kriteria minimum seperti penyaringan positif dan negatif terhadap aktivitas bisnis calon debitur.

P1.T16.IAC), which governs ESG policies in the palm oil & CPO sector, energy, mining, oil & natural gas, and sectors related to biodiversity.

Regarding financing sectors with high climate risks, such as plantations, mining, and energy, Bank Mandiri consistently adheres to the precautionary principle and carries out intensive monitoring to fulfill the required ESG aspects of the Bank. Going forward, Bank Mandiri will aim to measure the impact of climate risk in a more comprehensive manner, such as by conducting climate scenario analysis and testing customer credit portfolios for climate risk, including transition and physical risks.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) RISK MANAGEMENT POLICY

[FS1] [GRI 2-23] [FS-CB-5500a.2]

Bank Mandiri consistently implements environmental, social and governance risk management principles based on the precautionary in all business activities. Bank Mandiri strives to improve risk management effectiveness by integrating ESG aspects to address the climate and social risks. Bank Mandiri has identified and developed ESG risk management procedures as outlined in its ESG Risk Management Policy. Bank Mandiri does not offer high-risk investment, insurance, and lending products.

1. ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) CREDIT POLICY

As part of its commitment to promoting sustainable financial practices, Bank Mandiri integrates ESG aspects into all business processes, with particular emphasis on the financing process. The bank has gradually integrated ESG aspects into credit policy, which includes screening the business activities of prospective debtors using positive

Integrasi dilakukan pada standar prosedur perkreditan yang mewajibkan:

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.
c. Serta kriteria terkait lingkungan lainnya sesuai dengan peraturan dan perundang-undangan yang berlaku.

Selain kriteria evaluasi di atas, Bank Mandiri juga telah mengatur pembiayaan yang dilarang atau *exclusion list* terhadap aktivitas usaha sebagai berikut:

a. Penebangan Liar
b. Pembukaan lahan gambut baru
c. Pelanggaran HAM termasuk pornografi
d. Penyalahgunaan narkoba
e. Perjudian
f. Aktivitas usaha yang membahayakan lingkungan, termasuk mengganggu wilayah yang dilindungi seperti situs warisan dunia (UNESCO World Heritage Site)
g. Aktivitas usaha lain yang tidak sesuai dengan ketentuan-ketentuan hukum yang berlaku.

Dalam hal pengelolaan aspek LST dalam proses kredit, Bank Mandiri juga memiliki kebijakan terkait aspek LST secara spesifik untuk tiap sektor, khususnya sektor-sektor prioritas penerapan RAKB Bank Mandiri melalui *Industry Acceptance Critieria* (IAC). Dengan mengelola aspek LST dalam proses kreditnya, Bank Mandiri mengedepankan praktik keuangan yang berkelanjutan dan menunjukkan komitmennya terhadap praktik bisnis yang bertanggung jawab dan beretika.

a. Kebijakan Kredit Sektor Perkebunan Kelapa Sawit & CPO

Dalam mengelola risiko LST pada sektor pertanian, khususnya perkebunan kelapa sawit dan CPO, Bank Mandiri mensyaratkan pemenuhan ISPO *(Indonesia Sustainable*

and negative criteria. The bank follows standard credit procedures, including:

a. Environmental Impact Analysis (AMDAL) or Environmental Management Efforts and Monitoring Efforts (UKL-UPL) in accordance with applicable laws and regulations.
b. PROPER Assessment Results (Company Performance Rating Assessment Program in Environmental Management), in accordance with applicable laws and regulations.
c. And other environmental criteria in accordance with the applicable laws and regulations.

Bank Mandiri has an exclusion list that prohibits financing for certain business activities, including:

a. Illegal logging
b. Peatland financing
c. Pornography and human rights violations
d. Drugs and narcotics
e. Gambling business
f. Projects that could harm the environment and protected areas, such as UNESCO World Heritage Sites
g. Other sectors prohibited by laws and regulations

The bank has specific ESG policies for each sector, particularly priority sectors for Bank Mandiri's Sustainable Finance Action Plan (SFAP) implementation through the Industry Acceptance Criteria (IAC). By managing ESG aspects in its credit process, Bank Mandiri promotes sustainable financial practices and demonstrates its commitment to responsible and ethical business practices.

a. Credit Policy for the Oil Palm & CPO Plantation Sector

In managing ESG risk in the agriculture sector, particularly Palm Oil & CPO plantations, Bank Mandiri requires that ISPO (Indonesian Sustainable Palm Oil) be fulfilled, or at a

Palm Oil) atau sekurang-kurangnya bukti pendaftaran ISPO dari Sertifikasi ISPO Lembaga. Bank Mandiri juga memperhatikan kebijakan lingkungan dan tenaga kerja debitur (termasuk Keselamatan dan Kesehatan Kerja / K3), tata cara pencegahan dan penanganan kebakaran lahan sesuai standar yang berlaku, kebijakan *No Deforestation, No Peat, No Exploitation* (NDPE) mencakup kebijakan terkait pembukaan lahan, pelestarian area *High Conservation Value* (HCV), serta Instalasi Pengolahan Limbah (IPL), dan Instalasi Pengolahan Limbah (IPL).

b. Kebijakan Kredit Sektor Energi

Dalam mengelola risiko LST pada sektor energi dan penggunaan energi, khususnya pembangunan Pembangkit Listrik Tenaga Uap (PLTU) baru, Bank Mandiri mempertimbangkan jangka waktu pembiayaan agar selaras dengan *timeline* pemerintah terkait transisi energi dan memperhatikan kebijakan debitur terkait lingkungan (emisi karbon, abu batubara, pengelolaan air dan limbah) dan kebijakan ketenagakerjaan.

c. Kebijakan Kredit Sektor Batu Bara

Dalam mengelola risiko LST pada sektor natu bara, khususnya pemasok PLTU, Bank Mandiri mempertimbangkan jangka waktu pembiayaan agar selaras dengan ketentuan penghentian PLTU pemerintah.

d. Kebijakan Kredit Sektor Pertambangan

Dalam mengelola risiko LST pada sektor pertambangan, Bank Mandiri mewajibkan debiturnya untuk menerapkan *good mining practices* sesuai peraturan perundang-undangan yang berlaku, termasuk rencana kerja dan anggaran tahunan (RKAB) yang telah disetujui oleh Kementerian Energi dan Sumber Daya Mineral Republik Indonesia, dan/atau dokumen relevan lainnya tentang *good mining practices*.

minimum, that proof of ISPO registration from an ISPO Certification Institution. Additionally, Bank Mandiri is attentive to the debtor's environmental and labor policies, including Occupational Safety and Health (OHS), procedures for preventing and handling land fires that comply with applicable standards, No Deforestation, No Peat, No Exploitation (NDPE) policies, which encompass policies related to land clearing, conservation of High Conservation Value (HCV) areas, and Waste Treatment Plant (WWTP) installations.

b. Energy Sector Credit Policy

In managing ESG risks in the Energy and Energy Use sectors, particularly the construction of a new Steam Power Plant, Bank Mandiri ensures the financing period is in line with the government's timeline for the energy transition. Moreover, the Bank Mandiri pays close attention to the clients' environmental policies, such as carbon emissions, coal ash, water, and waste management, as well as labor policies in social aspects.

c. Coal Sector Credit Policy

In managing ESG risk in the natural gas sector, especially Steam Power Plant (PLTU) supplier, Bank Mandiri considers the financing period in accordance with the government regulation on the termination of coal-fired power plant operations.

d. Mining Sector Credit Policy

In the Mining sector, Bank Mandiri requires its debtors to implement Good Mining Practices in compliance with applicable laws and regulations, including the Annual Work Plan & Budget approved by the Ministry of Energy and Mineral Resources of the Republic of Indonesia, and/or other relevant documents regarding Good Mining Practices.

e. **Kebijakan Kredit Sektor *Fast Moving Consumer Goods* (FMCG)**

Dalam mengelola risiko LST pada sektor *Fast Moving Consumer Goods* (FMCG), Bank Mandiri mensyaratkan debiturnya memiliki kebijakan lingkungan (seperti penggunaan bahan kimia dan pengelolaan air dan limbah), serta memiliki sertifikasi dari Badan Pengawas Obat dan Makanan (BPOM) nasional.

f. **Kebijakan Kredit Sektor Minyak Bumi dan Gas Alam *(Oil & Gas)***

Dalam mengelola risiko LST pada sektor minyak bumi dan gas alam, khususnya pada sektor usaha hulu eksploitasi minyak dan gas, Bank Mandiri mensyaratkan pemenuhan dokumen yang menjelaskan status hukum peruntukkan lahan di lokasi yang tidak bermasalah, dokumen Kontrak kerja Sama (KKS), dan memenuhi syarat produksi sesuai peraturan perundang-undangan.

g. **Kebijakan Kredit Sektor Keanekaragaman Hayati**

Dalam mengelola risiko LST pada sektor keanekaragaman hayati, khususnya pada sektor hutan tanaman industri, Bank Mandiri mensyaratkan pemenuhan dokumen Izin pengelolaan hutan tanaman industri berupa Izin Usaha Pemanfaatan Hasil Hutan Kayu (IUPHHK) dan/atau Bukan Kayu (IUPHHBK), Rencana Kerja Usaha (RKU) yang telah disetujui Kementerian Lingkungan Hidup dan Kehutanan.

h. **Kebijakan Kredit Sektor-sektor yang Sensitif Terhadap Aspek LST**

Dalam mengelola risiko LST pada sektor lain yang sensitif terhadap aspek LST (seperti manufaktur dan konstruksi), Bank Mandiri memperhatikan regulasi dan standar yang berlaku terkait LST, termasuk pemenuhan sertifikasi manajemen lingkungan seperti ISO 14001 dan Sertifikasi terkait *occupational health safety* seperti OHSAS 18001 atau standar serupa lainnya. Bagi debitur yang belum dapat memenuhi syarat yang ditetapkan, terdapat mekanisme *monitoring*

e. **Fast Moving Consumer Goods (FMCG) Sector Credit Policy**

In managing ESG risk in the Fast Moving Consumer Goods (FMCG) sector, Bank Mandiri requires clients to have environmental policies (such as the use of chemicals, and water and waste management), and certification Indonesia Drug and Food Supervisory Body (BPOM).

f. **Oil & Gas Sector Credit Policy**

In managing ESG risk in the Oil & Gas sector, especially in the upstream oil and gas exploitation business sector, Bank Mandiri requires the fulfillment of documents that explain the legal status of land use in non-disputed area, Contract Agreement and compliance with production requirements as per relevant laws and regulations.

g. **Biodiversity Sector Credit Policy**

In managing ESG risk in the Biodiversity sector, specifically in the Industrial Plantation Forest sector, Bank Mandiri requires the submission of documents related to Industrial Plantation Forest Management Permits, such as Business Permits for Utilization of Timber Forest Products and/or Non-Timber Forest Products, as well as Business Work Plans that have already been approved by the Ministry of Environment and Forestry.

h. **Credit Policy for ESG-Sensitive Sectors**

In managing ESG risk in other environmentally-sensitive sectors (such as manufacturing and construction), Bank Mandiri refers to applicable regulations and international standards, including compliance with environmental management certifications, such as ISO 14001 and Occupational Health and Safety certification (OHSAS 18001) or other similar standards. For debtors who fail to do so, Bank Mandiri has a monitoring

dan penyusunan *action plan* dalam rangka peningkatan aspek LST.

Bagi debitur yang masih dalam proses pemenuhan syarat yang ditetapkan, Bank Mandiri melakukan mekanisme monitoring dan penyusunan *action plan* termasuk internal audit dalam rangka pemenuhan aspek LST.

2. KEBIJAKAN OPERASIONAL TERKAIT LINGKUNGAN, SOSIAL DAN TATA KELOLA (LST)

a. Menyusun SPO (Standar Prosedur Operasional) untuk pengelolaan Aset Tetap Tidak Bergerak (ATTB) dengan memasukkan klausul "Pembangunan ATTB dapat mempertimbangkan konsep bangunan ramah lingkungan dengan memperhatikan beberapa faktor efisiensi seperti efisiensi desain pengembangan lahan dan struktur, efisiensi energi, efisiensi air, efisiensi material, dan kesehatan dan kenyamanan dalam ruangan".

b. Menyusun SPO manajemen data, PTO (Prosedur Teknis Operasional) penyediaan data kepada pihak internal dan eksternal, dan PTO *data loss prevention*. Pengembangan SPO dan PTO ini dievaluasi setiap tahun demi menjaga kerahasiaan data dan meminimalisir disrupsi teknologi dalam era digitalisasi ini.

c. Melakukan revisi terhadap MSMPG (*Mandiri Subsidiary Management Principle Guideline*) yang mengatur manajemen dan pengelolaan data antara Bank Mandiri dengan perusahaan anak.

3. KEBIJAKAN CSR DAN INKLUSI KEUANGAN

a. Menyusun prosedur standar *Corporate Secretary* dan Standar Prosedur Operasional *Procurement* untuk memastikan agar dana CSR yang disalurkan digunakan dengan tepat sasaran dan tidak disalahgunakan.

b. Menyusun PTO untuk Agen Mandiri (*branchless banking*), produk manual, dan penyaluran KUR untuk memastikan inklusi keuangan dan penyaluran KUR yang tepat sasaran.

mechanism and action plan to improve ESG aspects.

For debtors who are in the process of meeting the specified requirements, Bank Mandiri conducts regular monitoring mechanism and prepares an action plan, including internal audits to meet ESG aspects.

2. OPERATIONAL POLICIES RELATED TO ENVIRONMENT, SOCIAL AND GOVERNANCE (ESG)

a. Developing SOP (Standard Operating Procedure) for the management of Fixed Assets which includes the clause "The development of Fixed Assets can consider the concept of environmentally friendly buildings by taking into account several efficiency factors, such as land and structure development design efficiency, energy efficiency, water efficiency, material efficiency, and indoor health and comfort".

b. Developing a data management Standard Operating Procedure (SOP), Technical Operational Procedure (TOP) for providing data to internal and external parties, and a TOP for data loss prevention. The development of these SOPs and TOPs is evaluated annually to maintain data confidentiality and minimize technological disruption in this digital era.

c. Revising its Mandiri Subsidiary Management Principle Guideline, which regulates the management and handling of data between Bank Mandiri and its subsidiaries.

3. CSR POLICY AND FINANCIAL INCLUSION

a. Developing Standard Procedures for Corporate Secretary and Standard Operating Procedures for Procurement to ensure that the distributed CSR funds are used on target and not misused.

b. Developing Branchless Banking Agency PTO, Product Manual, and KUR distribution to ensure that financial inclusion and KUR distribution are right on target.

MEKANISME PROSES PERSETUJUAN KREDIT

[FS2] [FS3] [FN-CB-410a.2] [FN-CB-550a.2]

Dalam melakukan proses pemberian kredit Bank Mandiri senantiasa menerapkan prinsip kehati-hatian, termasuk integrasi aspek LST dalam manejemen risiko, *due-dilligence* LST sampai proses monitor. [GRI 2-23]

CREDIT APPROVAL PROCESS MECHANISM

[FS2] [FS3] [FN-CB-410a.2] [FN-CB-550a.2]

In the financing process, Bank Mandiri is applying the precautionary principle, which includes ESG Risk Management (ESRM) Integration, ESG due diligence to loan monitoring. [GRI 2-23]

Pre-Screen	*Loan Analysis*	*Legal & Compliance*	*Loan Approval*	*Loan Documentation*	*Loan Monitoring*
Menetapkan *targeted customer* dengan melakukan: • *Due Dilligence* terhadap calon debitur melalui *Name Clearence* (KYC dan APU PPT) • Memenuhi kriteria industri yang prospektif (*Well Known*, dan tidak termasuk dalam *exclusion list Bank* Mandiri • Sesuai dengan industri *Acceptance Criteria* (IAC) yang telah memperhitungkan aspek LST. Set targeted customers by: • Carrying out Due Diligence to prospective debtors through Name Clearance (KYC and APU PPT) • Meeting the criteria of a prospective industry (Well Known and is not included in Bank Mandiri's exclusion list. • In accordance with the industry Acceptance Criteria (IAC) which has taken into account ESG aspects.	Melakukan analisa kredit dengan mereview berbagai aspek: • Aspek Kualitatif: *Industry and market outlook*, kualitas manajemen perusahaan • Dokumen legalitas maupun kepatuhan (AMDAL/UKL, PROPER, K3 dan peraturan lingkungan lainnya), Prospek usaha/bisnis maupun strategi pemasaran • Aspek kuantitatif seperti kinerja keuangan Carry out credit analysis by reviewing various aspects: • Qualitative Aspect: Industry and market outlook, corporate management quality • Legality and compliance documents (AMDAL/ UKL, PROPER, OHS and other environmental regulations), business prospects and marketing strategies • Quantitative aspects, such as financial performance	Melakukan *legal & compliance review* dengan peraturan perundang-undangan termasuk pada aspek LST Carry out legal & compliance review with laws and regulations, including on ESG aspects	Proses persetujuan sesuai wewenang yang berlaku yang berasal dari sisi Unit Bisnis dan Unit Manajemen Risiko The approval process according to the applicable authority of the Business Unit and Risk Management Unit	Melakukan pemantauan dan *review* persyaratan kredit (termasuk di dalam nya aspek LST) Carry out monitoring and review of credit requirements (including the ESG aspect)	Monitoring kualitas kredit melalui: • *Periodic Call, On Site Visit* • *Annual Review (Check & Balance* Kebijakan terbaru) • *Watchlist (Early Warning System)* Carry out monitoring of credit quality through: • Periodic Call, On Site Visit • Annual Review (Check & Balance of the latest policy) • Watchlist (Early Warning System)
Business Unit	*Business Unit & Risk Unit*	*Legal & Compliance*	Pejabat Wewenang Authorized Official	*Credit Operations*	*Risk Unit*

PENGAWASAN MANAJEMEN RISIKO LST

Kerangka kerja dan tata kelola *ESG Risk Management* di Bank Mandiri melibatkan peran aktif Dewan Komisaris (BoC) dan Dewan Direksi (BoD).

Dewan Direksi melakukan pemantauan implementasi dan pemenuhan target LST melalui forum Risk Management & Credit Policy Committee (RMPC) sesuai dengan tugas & kewenangan yang diatur dalam Keputusan Direksi PT Bank Mandiri (Persero) Tbk, Nomor Kep.Dir/009/2021 tentang Risk Management & Credit Policy Committee. Risk Management and Credit Policy Committee (RMPC) dilaksanakan setiap triwulanan dengan topik kinerja Rencana Aksi Keuangan Bekelanjutan (RAKB), tren LST, sampai pembahasan permasalah kritis pada aspek LST.

Selanjutnya, Dewan Komisris melakukan pengawasan implementasi LST, pemenuhan target atau komitmen LST melalui forum Komite Pemantau Risiko (KPR), yang diadakan setiap triwulan dengan topik seperti peninjauan keefektifan manajemen risiko terkait ESG dan pengawasan dalam kegiatan pembiayaan.

Bank Mandiri melakukan identifikasi risiko LST dengan melibatkan grup risiko kredit dalam proses *due-diligence*, sejak dalam tahap penentuan *targeted customer*, analisis kredit, persetujuan hingga *monitoring*, tercermin dalam tabel alur proses pemberian kredit. Keterlibatan group risiko kredit dalam proses *due-diligence* LST juga tercermin dalam mekanisme eskalasi dalam proses pesetujuan dan pemantauan kredit untuk debitur dengan skala besar dan risiko tinggi.

Dalam proses *monitoring* dan pengelolaan risiko, apabila terdapat aspek atau persyaratan kredit yang belum dipenuhi, Bank Mandiri meninjau secara berkala untuk memastikan bahwa kemajuan proyek nasabah sesuai dengan *action plan* yang telah ditetapkan. Untuk memastikan kesesuaian terhadap kebijakan, dan prosedur pemberian kredit, Bank Mandiri juga melakukan *review* dan audit secara berkala yang dilakukan oleh Satuan Audit Internal (SAI) Bank Mandiri.

ESG RISK MANAGEMENT SUPERVISION

Bank Mandiri's ESG Risk Management framework and governance involve the active participation of Board Level Committee.

Board of Directors is responsible in monitoring the implementation and fulfillment of ESG targets through the Risk Management & Credit Policy Committee (RMPC) forum in accordance with the duties & authorities stipulated in the Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk, Number Kep.Dir/009/2021 on Risk Management & Credit Policy Committee. The Risk Management and Credit Policy Committee (RMPC) held quarterly meeting with topics, from ESG performance review, ESG trends, to critical issues related to ESG.

On the other hand, the Board of Commisionner supervises ESG implementation, fulfillment of ESG targets or commitments through the Risk Monitoring Committee (RMC) forum, which held on quarterly basis, with several topic of discussions such as, review the effectiveness of ESG risk management and supervision of financing activities.

Bank Mandiri identifies ESG risks by involving credit risk groups in the due-diligence process, starting from determining targeted customers, credit analysis, and approval to monitoring, as reflected in the table of the loan process flow. The credit risk group's involvement in the ESG due-diligence process is also reflected in the escalation mechanism in the credit approval and monitoring process for large-scale and high-risk debtors.

In the process of risk monitoring and management, if particular aspects or credit requirements have not been fulfilled, Bank Mandiri will conduct periodic review to ensure that the customer's project progress is in accordance with the predetermined action plan. To ensure compliance with policies and procedures for loan process, Bank Mandiri also performs periodic review and audit by the Internal Audit of Bank Mandiri.

EVALUASI IMPLEMENTASI DAN KEPATUHAN ASPEK LINGKUNGAN DAN SOSIAL [FN-CB-410a.2]

Kepatuhan terhadap aturan lingkungan dan sosial menjadi hal yang penting, mengingat hal ini menentukan keberlangsungan perusahaan dalam jangka panjang. Untuk itu, Bank Mandiri melakukan pemantauan terhadap implementasi dan kepatuhan aturan lingkungan dan sosial pada debitur.

Dalam melaksanakan dan memantau kepatuhan terhadap aspek lingkungan dan sosial sesuai dengan kebijakan bank, Bank Mandiri mengambil langkah-langkah berikut:

1. Secara berkala memantau pemenuhan persyaratan aspek LST. Bagi debitur yang belum dapat memenuhi persyaratan minimum tersebut, akan ada mekanisme pemantauan berkala, penentuan rencana aksi dan jadwal yang diperlukan untuk memenuhi persyaratan aspek LST tersebut.
2. Selain itu, Bank Mandiri juga memiliki sistem ALERT (*watchlist*). ALERT adalah sistem peringatan dini yang dilakukan sebagai langkah untuk mengidentifikasi risiko yang dapat mempengaruhi kualitas kredit debitur sehingga tindakan preventif dapat segera dilakukan untuk mencegah terjadinya penurunan kualitas kredit. Beberapa parameter yang digunakan untuk menilai kualitas kredit debitur, antara lain: kinerja keuangan, prospek industri, dan pemenuhan persyaratan aspek LST.
3. Bank Mandiri juga melakukan *annual review* sebagai bentuk *check and balance*. Bank Mandiri melakukan ulasan kepatuhan terhadap persyaratan kebijakan kredit internal terbaru, termasuk persyaratan aspek LST.

Dalam mengembangkan evaluasi sistem manajemen risiko LST, Bank Mandiri melakukan evaluasi dan *review* secara berkala sebagai berikut:

1. Menganalisa strategi manajemen portfolio kredit, dalam bentuk *loan portfolio guideline*, untuk menentukan sektor prospektif, klasifikasi industri berdasarkan risiko, arah pertumbuhan, alokasi limit per-sektor industri. Hal ini dilakukan dengan mempertimbangan berbagai faktor seperti *outlook sektoral*, kualitas portfolio, risiko dan aspek LST pada setiap industri.

EVALUATION OF ENVIRONMENTAL AND SOCIAL ASPECTS OF IMPLEMENTATION AND COMPLIANCE [FN-CB-410a.2]

Compliance with environmental and social regulations plays a crucial role in determining long-term sustainability of a company. As such, Bank Mandiri takes the responsibility of monitoring the implementation and compliance of these regulations by debtors.

To ensure compliance with environmental and social policies, Bank Mandiri implements the following measures:

1. Bank Mandiri periodically monitors debtors' compliance with environmental, social, and governance (ESG) requirements. If a debtor fails to meet the minimum requirements, Bank Mandiri prepares an action plan and schedule needed to fulfill the ESG requirements.
2. Bank Mandiri uses an ALERT (watchlist) system as an early warning system to identify risks that may affect debtor credit quality. This system assesses debtor credit quality based on various parameters, including financial performance, industry prospects, and compliance with ESG requirements. This helps Bank Mandiri take preventive actions promptly.
3. To ensure check and balance, Bank Mandiri carries out an annual review to assess compliance with the latest internal credit policy requirements, including ESG requirements.

Bank Mandiri periodically conducts an evaluation and review of its ESG risk management system through the following steps:

1. Analysis of the credit portfolio management strategy, presented in the Loan Portfolio Guideline. This analysis involves the identification of prospective sectors, risk-based industry classification, growth direction, limit allocation for each industry sector by considering various factors, such as sectoral outlook, portfolio quality, risk and ESG aspects in respective industries.

2. Menganalisa kinerja portfolio sektoral, dengan menggunakan *sensitivity analysis* yang hasilnya disampaikan pada forum direksi dan digunakan sebagai pedoman dalam pengambilan keputusan bisnis internal.

Kehati-hatian dan kepatuhan Bank Mandiri terhadap setiap peraturan perundangan di bidang lingkungan membuahkan hasil yang baik, dengan tidak adanya kontroversi lingkungan.

INTERAKSI DENGAN KLIEN TERKAIT RISIKO DAN PELUANG LINGKUNGAN & SOSIAL [FS5]

Bagian penting dari memastikan pemenuhan kepatuhan lingkungan dan sosial dari setiap nasabah adalah menerapkan komunikasi dan interaksi yang konstruktif dengan nasabah. Bank Mandiri mengadakan pertemuan berkala dengan para nasabahnya untuk membahas hal ini, baik secara daring maupun tatap muka. Tujuan pertemuan-pertemuan ini adalah untuk meningkatkan pemahaman nasabah terhadap kebijakan keberlanjutan dan mendorong mereka untuk menerapkan prinsip-prinsip keberlanjutan serta mitigasi perubahan iklim dalam usahanya. Berbagai interaksi yang dilakukan oleh Bank Mandiri, di antaranya:

1. Melakukan wawancara nasabah untuk menilai kesiapan mereka terhadap kebijakan yang ditetapkan oleh Bank Mandiri.
2. Melakukan *workshop* tahunan paling sedikit dua kali setahun dengan narasumber baik dari debitur, maupun pihak eksternal, yang melibatkan pegawai internal Bank Mandiri baik dari *Business Unit, Risk Unit, Strategy Unit* dan unit LST terkait lainnya.
3. Melakukan tinjauan internal terhadap masukan dari nasabah. Masukan-masukan ini berguna untuk mengevaluasi kebijakan tersebut dan memastikan bahwa kebijakan sesuai dengan peraturan pemerintah yang berlaku.

PERSENTASE ASET YANG DIPERIKSA TERKAIT LINGKUNGAN DAN SOSIAL

[FS11] [FN-CB-410a.2] [FN-AC-550a.2]

Pada tahun pelaporan, Bank Mandiri melakukan penyaringan dengan memperhatikan kontribusi positif debitur terhadap aspek LST, serta memperhatikan

2. Analysis of sectoral portfolio performance using sensitivity analysis. The results of this analysis are presented to the Board of Directors forum and serve as a guideline in making internal business decisions.

There is no environmental controversies as a result of Bank Mandiri's compliance to environmental laws and regulation.

INTERACTIONS WITH CLIENTS RELATED TO ENVIRONMENTAL & SOCIAL RISKS AND OPPORTUNITIES [FS5]

Constructive communication and interaction with customers play a key role in ensuring environmental and social compliance for all customers. Bank Mandiri holds regular meetings with the customers, both online and face-to-face, to increase customer understanding of sustainability policies and encourage customers to fulfill the principles of sustainability and climate change mitigation in their business. Bank Mandiri performs interactions, including:

1. Conducting customer interviews to assess their readiness for the policies set by Bank Mandiri.
2. Conducting annual workshops at least twice a year with resource persons from debtors and external parties, involving Bank Mandiri internal employees from the Business Unit, Risk Unit, Strategy Unit and other related ESG units.
3. Conducting an internal review of input from customers. The inputs are useful for evaluating the policy and ensuring that the policy complies with applicable government regulations.

PERCENTAGE OF ASSETS THROUGH ENVIRONMENTAL AND SOCIAL EXAMINATION

[FS11] [FN-CB-410a.2] [FN-AC-550a.2]

In the reporting year, Bank Mandiri conducted positive screening of prospective debtors by taking

exclusion list. Kriteria kepatuhan telah sesuai dengan peraturan perundangan yang ditetapkan, seperti AMDAL/UKL-UPL, Hasil Penilaian PROPER, serta kriteria terkait lingkungan lainnya seperti perolehan sertifikasi. Sebagai contoh, di tahun 2022 ~80% debitur pada sektor *wholesale* untuk debitur di sektor sawit & CPO telah memperoleh/proses sertifikasi ISPO & RSPO.

into account their positive contribution to the ESG aspect and the exclusion list. Compliance criteria are in accordance with established laws and regulations, such as AMDAL/UKL-UPL, PROPER Assessment Results, and other environmental criteria, such as certification. In 2022, ~ 80% of debtors in the wholesale sector for debtors in the palm & CPO sector obtained/were undergoing ISPO & RSPO certification.

HISTORIS DEBITUR SEKTOR SAWIT & CPO YANG TELAH MEMPEROLEH/PROSES SERTIFIKASI ISPO & RSPO
HISTORICAL TABLE OF PALM OIL & CPO SECTOR DEBTORS WHO HAVE OBTAINED/PROCESSED ISPO & RSPO CERTIFICATION

Jumlah debitur (Tersertifikasi ISPO)
Total Debtors (ISPO Certified)

Jumlah debitur (Tersertifikasi RSPO)
Total Debtors (RSPO Certified)

Jumlah debitur (Tersertifikasi ISPO dan RSPO)
Total Debtors (ISPO and RSPO Certified)

***Outstanding* (Rp Milliar) (Tersertifikasi ISPO)**
Outstanding (Rp Billion) (ISPO Certified)

***Outstanding* (Rp Milliar) (Tersertifikasi RSPO)**
Outstanding (Rp Billion) (RSPO Certified)

***Outstanding* (Rp Milliar) (Tersertifikasi ISPO dan RSPO)**
Outstanding (Rp Billion) (ISPO and RSPO Certified)

Keterangan:
- Debitur Tersertifikasi termasuk debitur yang masih dalam proses
- Data debitur merupakan segmen *wholesale* dengan sektor perkebunan sawit & CPO dan industri makanan & minuman berbasis CPO

Description:
- Certified debtors include those who are in the process of being certified
- Data regarding debtors is based on the wholesale segment with the palm oil & CPO plantation sector, as well as the food and beverage industry utilizing CPO

KINERJA BANK MANDIRI

Kondisi perekonomian Indonesia berhasil bertahan di tengah ketidakpastian ekonomi global. Hal ini berdampak positif pada kinerja sektor perbankan khususnya Bank Mandiri. Hingga akhir tahun 2022, Bank Mandiri berhasil mencetak laba bersih konsolidasi sebesar Rp41,17 triliun atau tumbuh hingga 46,89% yoy dari tahun 2021. Pertumbuhan laba bersih ini merupakan hasil dari strategi yang secara konsisten Bank Mandiri terapkan, yaitu fokus pada ekosistem baik dari sisi pembiayaan maupun pendanaan. Secara *bank only*, pendapatan bunga tumbuh sebesar 15,40% yoy menjadi Rp82,40 triliun dan biaya bunga berhasil ditekan sehingga turun 0,84% yoy menjadi Rp17,30 triliun. *Net Interest Income* juga berhasil tumbuh 20,65% menjadi Rp65,11 triliun dibarengi dengan pertumbuhan *Fee Based Income* sebesar 7,00% yoy menjadi Rp27,00 triliun. Pertumbuhan profitabilitas yang baik juga didukung oleh perbaikan operasional bank dengan pertumbuhan OPEX yang dapat ditekan di level 4,52% yoy menjadi Rp35,18 triliun. Selain itu, kualitas kredit juga dapat dijaga sehingga biaya CKPN menjadi Rp10,30 triliun. Sejalan dengan profitabilitas yang baik, rasio ROA naik sebesar 77 bps yoy menjadi 3,29% dengan rasio ROE yang juga mengalami kenaikan mencapai 636 bps menjadi 22,60% dari posisi tahun 2021 yang sebesar 16,24%.

Bank Mandiri secara konsisten menerapkan strategi fokus pada ekosistem baik dari sisi pembiayaan maupun pendanaan. Hasilnya, realisasi kredit Bank Mandiri secara bank only tercatat sampai dengan akhir Desember 2022 berhasil tumbuh 12,62% secara yoy mencapai Rp932,64 triliun. Pertumbuhan kredit Bank Mandiri ini jauh di atas pertumbuhan industri pada Desember 2022 sebesar 11,35% yoy. Kinerja yang baik juga ditunjukkan dengan pertumbuhan DPK yang mencapai 16,26% yoy menjadi Rp1.193,16 triliun, utamanya didorong oleh pertumbuhan CASA rasio mencapai 365 bps yoy menjadi 77,64%. Kehadiran Livin' dan Kopra berhasil menyumbang pertumbuhan dana murah yang signifikan dan menjadi bukti bahwa transformasi digital yang dilakukan Bank Mandiri telah berkontribusi terhadap tren kinerja keuangan yang terus membaik.

Perbaikan dalam perekonomian Indonesia mendukung peningkatan nilai ekonomi Bank Mandiri dibandingkan dengan tahun sebelumnya. Pendapatan usaha ini

MANDIRI BANK PERFORMANCE

Indonesia's economic condition managed to survive amidst global economic uncertainty. This had a positive impact on the banking sector's performance, especially Bank Mandiri. As of the end of 2022, Bank Mandiri managed to record a consolidated net profit of Rp41.17 trillion, growing up to 46.89% yoy from 2021. The net profit growth was due to the consistent implementation of Bank Mandiri's strategy, namely focusing on ecosystems in terms of financing and funding. On a bank-only basis, interest income grew by 15.40% yoy to Rp82.40 trillion and interest costs were suppressed so that it fell by 0.84% yoy to Rp17.30 trillion. In addition, net Interest Income grew by 20.65% to Rp 65.11 trillion, followed by a fee-based income growth of 7.00% yoy to Rp27.00 trillion. High profitability growth was also supported by improvements in bank operations with OPEX growth which was suppressed at the level of 4.52% yoy to Rp35.18 trillion. In addition, the company can maintain credit quality so that allowance for the impairment losses (CKPN) was Rp10.30 trillion. In line with good profitability, the ROA ratio increased by 77 bps yoy to 3.29% with an increase in ROE ratio of 636 bps to 22.60% from the position in 2021 which was 16.24%.

Bank Mandiri consistently implements a strategy of focusing on the ecosystem both in terms of financing and funding. As a result, as of the end of December 2022, Bank Mandiri's credit realization on a bank only basis was recorded to grow by 12.62% yoy to Rp932.64 trillion. Bank Mandiri's credit growth was higher than banking credit growth in December 2022 of 11.35% yoy. The company also demonstrated good performance as seen from the growth in third-party funds reaching 16.26% yoy to Rp1,193.16 trillion, mainly driven by the CASA ratio growth reaching 365 bps yoy to 77.64%. The presence of Livin' and Kopra has succeeded in contributing to significant current account saving account (CASA) growth and is proof that the digital transformation carried out by Bank Mandiri has contributed to the trend of improving financial performance.

Improvements in the Indonesian economy supported the increase in Bank Mandiri's economic value compared to the previous year. The business income

dibagikan pada para pemangku kepentingan, seperti dividen untuk para pemegang saham, dana TJSL untuk masyarakat, pembayaran pajak pada pemerintah dan lainnya. Laporan kondisi keuangan Bank Mandiri ini diberikan secara terbuka pada publik melalui laporan keuangan, laporan tahunan, dan laporan-laporan lainnya yang terdapat di laman Bank Mandiri dan situs media lainnya. Berikut ini adalah distribusi perolehan nilai ekonomi Bank Mandiri pada tahun 2022:

has been distributed to stakeholders, such as dividends for shareholders, CSR funds for the community, tax payments to the government and others. The report on Bank Mandiri's financial condition is provided openly to the public through financial report, annual report, and other reports available on Bank Mandiri's website and other media sites. The following is the distribution of Bank Mandiri's acquired economic value in 2022:

Distribusi Perolehan Nilai Ekonomi

Distribution of Acquired Economic Value

[GRI 201-1] [OJK B.1]

Uraian	Satuan Unit	2022	2021	2020	Description
Pendapatan bunga	Juta rupiah Million rupiah	95.943.875	83.033.945	81.632.274	Interest income
Pendapatan Syariah	Juta rupiah Million rupiah	16.438.243	14.715.141	13.983.953	Sharia Income
Pendapatan premi	Juta rupiah Million rupiah	14.380.273	14.857.941	12.890.360	Premium income
Keuntungan penjualan efek dan obligasi pemerintah	Juta rupiah Million rupiah	899.579	3.242.400	999.026	Profits from the sale of securities and government bonds
Laba atas penjualan aset tetap	Juta rupiah Million rupiah	2.821	(114.086)	9.918	Profit on sale of fixed assets
Pendapatan provisi dan komisi lainnya	Juta rupiah Million rupiah	18.802.148	15.408.693	13.450.080	Other fees and commission income
Pendapatan dari nilai wajar melalui laba rugi - neto	Juta rupiah Million rupiah	3.494.409	3.937.883	5.545.339	Fair value income through profit or loss (net)
Pendapatan lain-lain	Juta rupiah Million rupiah	11.984.146	9.681.444	9.598.978	Other income
Nilai ekonomi yang dihasilkan	Juta rupiah Million rupiah	161.945.494	144.763.361	138.109.928	Economic value generated
Beban operasional lainnya *)	Juta rupiah Million rupiah	(28.618.312)	(26.463.155)	(24.836.259)	Other operating *)
Beban gaji dan tunjangan pegawai	Juta rupiah Million rupiah	(24.641.746)	(22.677.112)	(19.693.977)	Payroll and employee benefits
Pembayaran pada penyandang dana **)	Juta rupiah Million rupiah	(36.391.339)	(37.756.600)	(44.472.067)	Payment to funders **)
Pembayaran dividen kepada pemegang saham	Juta rupiah Million rupiah	(16.816.893)	(10.271.552)	(16.566.107)	Payment of dividends to shareholders
Pembayaran kepada Pemerintah (pajak, retribusi, dll)***)	Juta rupiah Million rupiah	(11.425.358)	(7.807.324)	(5.993.477)	Payments to the Government (taxes, levies, etc.) ***)
Pengadaan barang dan jasa	Juta rupiah Million rupiah	(4.826.716)	(4.894.011)	(2.965.162)	Procurement of goods and services

Uraian	Satuan Unit	2022	2021	2020	Description
Pengeluaran untuk masyarakat	Juta rupiah Million rupiah	(137.629)	(132.373)	(133.901)	Expenditures for the community
Nilai ekonomi yang didistribusikan	Juta rupiah Million rupiah	(122.720.364)	(110.002.027)	(114.660.950)	Distributed economic value
Nilai ekonomi yang ditahan	Juta rupiah Million rupiah	39.225.130	34.761.334	23.448.978	Retained economic value

*) Beban operasional selain beban gaji dan tunjangan
**) Beban bunga, beban syariah, dan beban klaim
***) Total beban pajak-neto
*) Operating expenses other than salaries and allowances
**) Interest expense, sharia expense, and claim expense
***) Total tax-neto

Jumlah dan Nilai Rekening Giro dan Tabungan Menurut Segmen

Amount and Value of Current and Savings Accounts by Segment

[FN-CB-000.A]

Rekening Giro

Current Account

Kategori	2022		2021		2020		Category
	Jumlah Amount	Nilai (Rp Miliar) Value (Rp Billion)	Jumlah Amount	Nilai (Rp Miliar) Value (Rp Billion)	Jumlah Amount	Nilai (Rp Miliar) Value (Rp Billion)	
Retail banking	293.170	104.914	284.633	89.644	285.196	68.832	Retail banking
Corporate banking	25.512	260.843	24.931	173.563	24.766	120.560	Corporate banking
Commercial banking	46.208	82.520	43.583	67.162	42.263	46.707	Commercial banking
Hubungan kelembagaan	11.719	43.765	11.785	44.349	14.134	42.989	Institutional relations
Treasury and international banking	3.728	5.045	451	221	339	110	Treasury and international banking

Rekening Tabungan

Savings Account

Kategori	2022		2021		2020		Category
	Jumlah Amount	Nilai (Rp Miliar) Value (Rp Billion)	Jumlah Amount	Nilai (Rp Miliar) Value (Rp Billion)	Jumlah Amount	Nilai (Rp Miliar) Value (Rp Billion)	
Retail banking	38.340.395	399.572	33.647.211	360.351	27.715.323	322.109	Retail banking
Corporate banking	3.785	12.153	3.185	9.012	3.100	7.087	Corporate banking
Commercial banking	15.867	15.592	13.647	10.459	12.818	7.941	Commercial banking
Hubungan kelembagaan	1.771	850	1.914	923	1.875	1.137	Institutional relations
Treasury and international banking	460	199	1.017	6.610	730	8.621	Treasury and international banking

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi

Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit and Loss

[OJK F.2]

Uraian	2022	2021	2020	Description
RINGKASAN NERACA (RP JUTA)				**BALANCE SUMMARY (RP MILLION)**
Total aset	1.992.544.687	1.725.611.128	1.541.964.567	Total assets
Aset produktif	1.778.598.799	1.565.304.069	1.420.045.203	Productive assets
Kredit/pembiayaan bank	1.172.599.882	1.026.224.827	942.067.687	Credit/bank financing
Dana pihak ketiga	1.490.844.592	1.291.176.119	1.144.639.741	Third-party funds
Pendapatan operasional *)	126.762.391	112.607.027	108.506.587	Operating income *)
Beban operasional **)	(36.391.339)	(37.756.600)	(44.472.067)	Operating expenses **)
Laba bersih ***)	41.170.637	28.028.155	16.799.515	Net profit ***)
RASIO KINERJA **)**				**PERFORMANCE RATIO ****)**
Rasio Kecukupan Modal Minimum (KPMM)	19,46%	19,60%	19,90%	Minimum Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non produktif	1,09%	1,63%	1,91%	Non-performing earning assets and non-productive non-earning assets to total productive assets and nonearning assets
Aset produktif bermasalah terhadap total aset produktif	1,09%	1,60%	2,36%	Non-performing productive assets to total productive assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	3,91%	5,04%	5,36%	Allowance for Impairment Losses for financial assets against earning assets
NPL *gross*	1,88%	2,81%	3,29%	NPL gross
NPL *net*	0,26%	0,41%	0,43%	NPL net
Return on Asset (ROA)	3,30%	2,53%	1,64%	Return on Asset (ROA)
Return on Equity (ROE)	22,62%	16,24%	9,36%	Return on Equity (ROE)
Net Interest Margin (NIM)	5,16%	4,73%	4,48%	Net Interest Margin (NIM)
Rasio Efisiensi (BOPO)	57,35%	67,26%	80,03%	Efficiency Ratio (BOPO)
Loan to Deposit Ratio (LDR)	77,61%	80,04%	82,95%	Loan to Deposit Ratio (LDR)
Nilai Liquidity Coverage Ratio (LCR)				Liquidity Coverage Ratio (LCR) Value
a. LCR secara individu	191,02%	200,56%	217,53%	a. LCR individually
b. LCR secara konsolidasi	186,79%	197,69%	207,84%	b. LCR on a consolidated basis

*) Pendapatan bunga, pendapatan syariah, dan pendapatan premi
**) Beban bunga, beban syariah, dan beban klaim
***) Tidak termasuk laba tahun berjalan ke kepentingan nonpengendali
****) Perseroan saja
*) Interest income, sharia income, and premium income
**) Interest expense, sharia expense, and claim expense
***) Excluding current year earnings to non-controlling interest
****) Company only

Uraian	2022	Target 2022	2021	Target 2021	2020	Target 2020	Description
RINGKASAN NERACA (Rp Miliar)							**BALANCE SUMMARY (Rp Billion)**
Total Aset	1.992.545	1.445.420	1.725.611	1.298.991	1.541.965	1.174.928	Total assets
Total Kredit	1.172.600	895.120	1.026.225	809.800	942.068	816.181	Total Credit
Laba Bersih*)	41.171	32.744	28.028	19.473	16.800	10.728	Net Profit*)
RASIO KINERJA (%)							**PERFORMANCE RATIO (%)**
Rasio Kecukupan Modal Minimum (KPMM) / CAR	19,46%	18,32%	19,60%	19,39%	19,90%	17,32%	Minimum Capital Adequacy Ratio (CAR)
NPL *gross*	1,88%	2,67%	2,81%	3,44%	3,29%	3,57%	NPL gross
NPL *net*	0,26%	0,32%	0,41%	0,47%	0,43%	0,74%	NPL net
Return on Asset (ROA)	3,30%	2,72%	2,53%	1,84%	1,64%	1,16%	Return on Asset (ROA)
Return on Equity (ROE) – *Avg Tier* I	22,62%	18,92%	16,24%	11,27%	9,36%	7,01%	Return on Equity (ROE) – Avg Tier I
Rasio Efisiensi (BOPO)	57,35%	63,79%	67,26%	75,87%	80,03%	85,23%	Efficiency Ratio (BOPO)
Loan to Deposit Ratio (LDR)	77,61%	80,80%	80,04%	82,77%	82,95%	95,84%	Loan to Deposit Ratio (LDR)

*) Angka konsolidasi
*) Consolidation number

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan

Comparison of Portfolio Targets and Performances, Financing Targets, or Investments in Financial Instruments or Projects in Accordance with the Implementation of Sustainable Finance

[OJK F.3]

Kinerja Aspek Ekonomi Terkait Berkelanjutan	2022	2021	2020	Economic Aspects Performance Related to Sustainability
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan				**Total products that meet the criteria for sustainable business activities**
a. Penghimpunan dana (Rp miliar)	12.454	4.276	-	a. Fundraising (Rp billion)
b. Penyaluran dana (Rp miliar)	228.764	205.423	176.123	b. Fund distribution (Rp billion)
c. Total aset produktif kegiatan usaha berkelanjutan				c. Total productive assets of sustainable business activities
- Total kredit/pembiayaan kegiatan usaha berkelanjutan (Rp miliar)	228.764	205.423	176.123	- Total credit/financing of sustainable business activities (Rp billion)
- Total non-kredit/pembiayaan non-kegiatan usaha berkelanjutan(Rp miliar)	703.875	622.291	567.480	- Total non-credit/financing of non-sustainable business activities (Rp billion)
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/ pembiayaan bank (%)	24,5%	24,8%	23,1%	Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)

Kinerja Aspek Ekonomi Terkait Berkelanjutan	2022	2021	2020	Economic Aspects Performance Related to Sustainability
KINERJA KEUANGAN INKLUSIF				**FINANCIAL INCLUSION PERFORMANCE**
Perkembangan Laku Pandai				**Laku Pandai Development**
a. Jumlah Agen	156.191	162.416	134.518	a. Total Agents
b. Nominal produk dan/atau jasa yang disediakan oleh Agen *)	4	4	4	b. Total products and/or services provided by the Agent *)

*) Transaksi keuangan (tarik, setor, transfer), pembelian/pembayaran, *referral* pembukaan tabungan, *referral* kredit mikro
*) Financial transactions (withdrawals, deposits, transfers), purchases/payments, savings opening referrals, microcredit referrals

Bank Mandiri terus mengupayakan pembiayaan pada perusahaan dengan manfaat lingkungan dan sosial sesuai dengan kriteria Kegiatan Usaha Berkelanjutan (KKUB) sesuai dengan Peraturan OJK No. 51/POJK.03/2017, seperti:

1. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan, termasuk perusahaan sektor sawit & CPO yang telah tersertifikasi ISPO/RSPO dan Kehutanan yang tersertifikasi FSC.
2. Energi terbarukan.
3. Produk yang dapat mengurangi Penggunaan Sumber Daya dan menghasilkan sedikit polusi.
4. Transportasi ramah lingkungan.
5. Pengelolaan air dan air limbah yang berkelanjutan.
6. Bangunan Berwawasan Lingkungan yang memenuhi Standar/Sertifikasi.
7. Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya.
8. Kegiatan UMKM dan kriteria lainnya yang masuk dalam kriteria kegiatan usaha berkelanjutan (KKUB) lainnya.

Sebagai bank pendukung pembangunan nasional, Bank Mandiri turut serta mewujudkan pembangunan yang berkeadilan sosial bagi seluruh rakyat Indonesia melalui dukungan penyaluran kredit ke sektor-sektor yang menjadi prioritas pemerintah, seperti sektor infrastruktur. Sektor infrastruktur memiliki peran yang sangat penting untuk memacu pertumbuhan ekonomi, mengentaskan kemiskinan dan meningkatkan kesejahteraan rakyat. Infrastruktur melancarkan akses terhadap ekonomi melalui kelancara transportasi, penyediaan listrik dan sarana lainnya yang mendukung

Bank Mandiri continues to pursue financing to companies with environmental and social benefits in accordance with the Criteria for Sustainable Business Activities (KKUB) in accordance with OJK Regulation No. 51/POJK.03/2017, including:

1. Environmentally sustainable management of living natural resources and land use, including ISPO/RSPO-certified palm oil & CPO sector companies and FSC-certified forestry.
2. Renewable energy.
3. Eco-efficient/circular economy adapted products, production technologies & processes.
4. Clean Transportation.
5. Sustainable water & wastewater management.
6. Green Buildings.
7. Others Environmentally Based Project.
8. Micro, Small & Medium Enterprises (MSME) Activites and other criteria included in the Criteria for Sustainable Business Activities.

As the bank supporting the national development, Bank Mandiri engages in realizing social justice development for all Indonesian people through lending to priority sectors, such as infrastructure sector. Infrastructure sector plays a significant role in spurring economic growth, alleviating poverty, and improving people's welfare. Infrastructure facilitates access to the economy through seamless transportation, provision of electricity and other facilities to support community

produktivitas masyarakat. Untuk itu, Bank Mandiri menyediakan pembiayaan infrastruktur dan sektor produktif lainnya sebagai berikut:

productivity. For this reason, Bank Mandiri provides financing for infrastructure and other productive sectors as follows:

Kredit Bank Mandiri berdasarkan Sektor (dalam Rp miliar)

Bank Mandiri Credit by Sector (in Rp billion)

[FN-CB-410a-1]

Sektor	2022	2021	2020	Sector
Jalan	45.778	40.891	36.373	Road
Transportasi	65.163	56.506	53.176	Transportation
Migas dan energi terbarukan	20.477	14.419	7.466	Oil & Gas and Renewable Energy
Tenaga listrik	42.996	37.793	36.191	Electrical Energy
Telematika	24.670	25.389	23.644	Telematics
Perumahan rakyat dan fasilitas kota	19.562	19.761	17.852	Public housing and city facilities
Konstruksi	13.142	12.504	12.086	Construction
Lain-lain	18.385	17.348	17.185	Others
Jumlah	**250.174**	**224.611**	**203.974**	**Total**
EKONOMI MASYARAKAT				**COMMUNITY ECONOMY**
Bidang pelestarian alam dan isu iklim	0,6	0,10	0,37	Nature conservation and climate issues
Bidang kesehatan	17,9	33,49	11,80	Health
Bidang sarana umum	12,6	13,42	9,52	Public facilities
Bidang sarana ibadah	12,6	19,27	18,11	Religious Facilities
Bidang bencana alam	3,8	5,47	55,00	Natural Disaster Sector
Bidang pengembangan sosial kemasyarakatan	49,9	30,12	10,77	Social and community development
Bidang pendidikan	40,2	30,51	28,34	Education
Jumlah	**137,6**	**132,37**	**133,90**	**Total**

Portofolio berdasarkan ukuran (kategori), segmen usaha, dan sektor ekonomi

Portfolio by Size (Category), Business Segment, Economic Sector

[FS6][FS7] [FN-CB-240a.1] [FN-CB-240a.2] [FN-CB-000.B]

Kategori	2022		2021		2020		Category
Menurut Ukuran	**Jumlah (Rp milliar)** Amount (Rp billion)	%	**Jumlah (Rp milliar)** Amount (Rp billion)	%	**Jumlah (Rp milliar)** Amount (Rp billion)	%	**According to size**
Portofolio Mikro	71.316	7,65%	13.431	1,62%	11.464	1,50%	Micro-size Portfolio
Portofolio Kecil	17.478	1,87%	59.610	7,20%	43.370	5,68%	Small-size Portfolio
Portofolio menengah	28.500	3,06%	30.504	3,68%	35.208	4,61%	Middle-size Portfolio
KUR Retail (Bade KUR retail)	49.646	5,32%	44.360	5,36%	34.829	4,56%	KUR Retail (Bade KUR retail)
KUR Mikro (Bade kur mikro + sumi)	12.405	1,33%	8.906	1,08%	6.927	0,91%	KUR Mikro (Bade kur mikro + sumi)
KUR TKI (Bade KUR71.316.461 TKI)	-	-	0.505	0,00%	0.398	0,00%	KUR TKI (Bade KUR71.316.461 TKI)
Portofolio korporasi sedang	196.304.490	21,05%	173.767.064	-	157.203.142	-	Medium corporate portfolio
Portofolio korporasi besar	364.163.362	39,05%	333.835.899	40,31%	309.632.987	40,55%	Large corporate portfolio

Kategori	2022		2021		2020		Category
Menurut Sektor	**Jumlah (Rp juta)** Amount (Rp million)	%	**Jumlah (Rp juta)** Amount (Rp million)	%)	**Jumlah (Rp juta)** Amount (Rp million)	%	**By Sector**
Pertanian (Bade KUR Sektor Pertanian)	18.126.010	29,21%	14.209.630	0,74%	5.650.474	1,72%	Agriculture (Bade KUR Agriculture Sector)
Perikanan (Bade KUR Sektor Perikanan)	1.174.871	1,89%	947.052	0,04%	323.704	0,11%	Fisheries (Bade KUR Fisheries Sector)
Industri Pengolahan (Bade KUR Industri Pengolahan)	4.740.316	7,64%	3.807.081	0,19%	1.442.672	0,46%	Processing industry (Bade KUR Processing Industry)
Jasa Produksi (Bade KUR Jasa produksi)	13.109.840	21,13%	11.861.925	0,78%	5.938.958	1,43%	Production service (Bade KUR Production Services)
Pertambangan (Bade KUR pertambangan)	15.344	0,02%	13.545	0,13%	968.151	0,00%	Mining (Bade KUR Mining)
Perdagangan (Bade KUR perdagangan)	24.833.601	40,10%	22.417.172	1,20%	9.153.512	2,71%	Commerce (Bade KUR Commerce)
Jasa (Bade KUR Jasa)	455	0,00%	3.655	0,24%	1.819.170	0,00%	Service (Bade KUR Service)

Penyaluran Kredit UMKM berdasarkan Sektor (dalam miliar Rupiah)

MSME Loan Distribution by Sector (in billion Rupiah)

[FS6] [FS7] [FN-CB-410a.1]

Menurut Sektor	2022				By Sector
	Mikro Micro	**Kecil** Small	**Menengah** Medium	**Jumlah** Total	
Pertanian, perburuhan, dan sarana pertanian	21.155	1.417	8.658	31.230	Agriculture, labor, and agricultural facilities
Pertambangan	645	311	912	1.868	Mining
Perindustrian	3.864	1.423	1.893	7.180	Industry
Listrik, gas dan air	3	26	52	82	Electricity, gas, and water
Konstruksi	325	1.020	2.290	3.635	Construction
Perdagangan, restoran dan hotel	37.636	10.010	9.353	56.999	Commerce, restaurant and hotel
Pengangkutan, pergudangan dan komunikasi	1.780	587	1.480	3.847	Transport, warehousing and communication
Jasa-jasa dunia usaha	2.054	1.561	2.552	6.166	Business services
Jasa-jasa sosial/masyarakat	3.681	924	837	5.443	Social/community services
Lain Lain	172	199	474	845	Others
Jumlah Kredit UMKM	**71.316**	**17.478**	**28.500**	**117.295**	**Total MSME Loans**

Menurut Sektor	2021				By Sector
	Mikro Micro	**Kecil** Small	**Menengah** Medium	**Jumlah** Total	
Pertanian, perburuhan, dan sarana pertanian	6.435	10.639	8.755	25.828	Agriculture, labor, and agricultural facilities
Pertambangan	-	228	464	692	Mining
Perindustrian	378	4.290	2.158	6.826	Industry
Listrik, gas dan air	-	30	54	83	Electricity, gas, and water
Konstruksi	56	1.203	2.211	3.470	Construction
Perdagangan, restoran dan hotel	5.644	35.929	12.454	54.027	Commerce, restaurant and hotel
Pengangkutan, pergudangan dan komunikasi	167	1.625	1.253	3.045	Transport, warehousing and communication
Jasa-jasa dunia usaha	179	2.498	2.159	4.835	Business services
Jasa-jasa sosial/masyarakat	571	3.170	996	4.738	Social/community services
Jumlah Kredit UMKM	**13.431**	**59.611**	**30.505**	**103.547**	**Total MSME Loans**

Menurut Sektor	2020				By Sector
	Mikro Micro	**Kecil** Small	**Menengah** Medium	**Jumlah** Total	
Pertanian, perburuhan, dan sarana pertanian	5.030	7.114	6.996	19.140	Agriculture, labor, and agricultural facilities
Pertambangan	-	34	352	387	Mining
Perindustrian	240	2.537	2.540	5.317	Industry
Listrik, gas dan air	-	3	71	74	Electricity, gas, and water
Konstruksi	6	200	2.106	2.312	Construction
Perdagangan, restoran dan hotel	5.371	28.921	15.941	50.233	Commerce, restaurant and hotel
Pengangkutan, pergudangan dan komunikasi	183	1.040	1.233	2.455	Transport, warehousing and communication
Jasa-jasa dunia usaha	146	1.546	4.627	6.319	Business services
Jasa-jasa sosial/masyarakat	490	1.974	1.342	3.806	Social/community services
Jumlah Kredit UMKM	**11.465**	**43.370**	**35.208**	**90.043**	**Total MSME Loans**

PRODUK DENGAN MANFAAT LINGKUNGAN DAN SOSIAL

Bank Mandiri juga menyediakan pembiayaan yang memberikan manfaat sosial, selain pembiayaan bagi UMKM, sebagai berikut: [FS7] [OJK F.26]

PRODUCTS WITH ENVIRONMENTAL AND SOCIAL BENEFITS

Bank Mandiri also provides financing that provides social benefits, in addition to financing for MSMEs, as follows: [FS7] [OJK F.26]

Produk dengan Manfaat Sosial (dalam Rp miliar)

Products with Social Benefits (Rp billion)

[FN-CB-240a.1]

Kategori	2022		2021		2020		Category
	Nilai (Rp Miliar) Value (Rp Billion)	**% dari total lini bisnis** % of the total line of business	**Nilai (Rp Miliar)** Value (Rp Billion)	**% dari total lini bisnis** % of the total line of business	**Nilai (Rp Miliar)** Value (Rp Billion)	**% dari total lini bisnis** % of the total line of business	
Kredit mikro (KUM + KUR)	77.484	8,31%	66.549	7,14%	54.805	5,88%	Micro credit (KUM + KUR)
UMKM	117.295	12,58%	103.546	12,50%	90.043	11,79%	MSMEs
Kredit pensiun	148	0,02%	195	0,02%	195	0,03%	Retirement Credit
Kredit rumah sangat sederhana	1.531	0,16%	1.178	0,14%	873	0,11%	Affordable Housing Credit

Bank Mandiri juga memastikan pinjaman yang diberikan kepada masyarat memiliki kualitas kredit yang terjaga dengan baik. Seperti pada tabel terlampir:

Bank Mandiri also ensures that loans given to the society have well-managed credit quality, as follows:

Rasio NPL 2022 berdasarkan Segmen
NPL Ratio 2022 by Segments
[FN-CB-240a.2]

Kategori	Rasio NPL *Gross* NPL Gross Ratio	Category
Retail Banking	1,26%	Retail Banking
Corporate Banking	1,02%	Corporate Banking
Commercial Banking	4,92%	Commercial Banking
Hubungan Kelembagaan	0,0 %	Institutional Relations
Treasury & International Banking	0,0 %	Treasury & International Banking

Komitmen Bank Mandiri terhadap mitigasi perubahan iklim ditunjukkan dengan portfolio pembiayaan berwawasan lingkungan, sebagai berikut:

Bank Mandiri's commitment to climate change mitigation is indicated by the green financing portfolio, as follows:

Portfolio Pembiayaan Berwawasan Lingkungan
Green Financing Portfolio
[FS8] [OJK F.26]

Kategori	2022		2021*)		2020		Category
	Nilai (Rp Miliar) Value (Rp Billion)	% dari total linibisnis % of the total line ofbusiness	Nilai (Rp Miliar) Value (Rp Billion)	% dari total linibisnis % of the total line ofbusiness	Nilai (Rp Miliar) Value (Rp Billion)	% dari total linibisnis % of the total line ofbusiness	
Energi terbarukan	6.149	0,66%	4.281	0,52%	2.540	0,33%	Renewable energy
Pencegahan & Pengendalian Polusi	-	-	-	-	21	0,00%	Pollution Prevention & Control
Pengelolaan SDA Hayati dan Penggunaan Lahan berkelanjutan	92.956	9,97%	88.537	10.69%	74.948	9.82%	Environmentally sustainable management of living natural resources and land use
Transportasi ramah lingkungan	3.107	0,33%	2.028	0,24%	1.408	0,18%	Clean transportation
Pengelolaan air dan air limbah yang berkelanjutan	867	0,09%	1.214	0,15%	1.200	0,16%	Sustainable water & wastewater management
Produk yang dapat mengurangi Penggunaan Sumber Daya & Menghasilkan Sedikit Polusi	3.307	0.35%	-	-	-	-	Eco-efficient/circular economy adapted products, production technologies & processes
Bangunan Berwawasan Lingkungan yang memenuhi Standar/Sertifikasi	16	0,00%	205	0,02%	307	0,04%	Green Buildings

*) Terdapat penulisan Kembali
*) This figure contains restatement

INKLUSI KEUANGAN

Pertumbuhan ekonomi bangsa tidak dapat dipisahkan dari upaya inklusi keuangan, yaitu perluasan kemudahan atas akses layanan keuangan kepada masyarakat. Meluasnya akses keuangan dapat mengurangi ketimpangan kesejahteraan serta mendorong proses pemulihan ekonomi pasca pandemi. OJK menetapkan target inklusi keuangan 90% pada tahun 2024. Untuk itu, Bank Mandiri memastikan ketersediaan akses, produk, dan layanan keuangan sesuai dengan kebutuhan dan kemampuan masyarakat. Bank Mandiri memperluas inklusi keuangan kepada:

1. Masyarakat ekonomi rendah *(micro).*
2. Masyarakat menengah ke bawah *(unbanked dan underbanked).*
3. Kelompok dengan pendapatan rendah dan tidak teratur.
4. Masyarakat yang tinggal di wilayah terpencil.
5. Penyandang disabilitas.
6. Buruh yang tidak memiliki dokumen identitas legal.
7. Masyarakat pedesaan dan pinggiran.
8. Wilayah dengan keterbatasan jaringan keuangan formal akibat kendala geografis, populasi yang menyebar, maupun rendahnya literasi keuangan.

Produk dan layanan inklusi keuangan ini disediakan dalam bentuk yang sederhana, mudah dipahami, dan sesuai dengan kebutuhan masyarakat yang belum terjangkau layanan keuangan. Berbagai produk inklusi keuangan Bank Mandiri di antaranya:

1. **Simpanan Mandiri Makmur (SiMakmur).** Si Makmur memanfaatkan media digital untuk meluaskan layanan keuangan pada wilayah yang belum terjangkau fasilitas kantor perbankan. Rekening yang menggunakan sarana SMS banking ini disediakan bagi individu yang belum pernah memiliki rekening, bebas dari saldo minimum dan tidak dikenakan biaya administrasi bulanan.
2. **KUM (Kredit Usaha Mikro).** Kredit ini diberikan untuk membiayai usaha produktif seperti investasi atau kebutuhan modal kerja, dengan limit Rp10 juta hingga Rp500 juta untuk para pengusaha mikro yang *feasible*, namun belum *bankable*.

FINANCIAL INCLUSION

The nation's economic growth is inseparable from financial inclusion efforts, namely widening the ease of access of financial services to the community. Widening access of finance can reduce wealth inequality and boost the process of post-pandemic economic recovery. OJK sets a target of 90% financial inclusion in 2024. For this reason, Bank Mandiri ensures the availability of access, products and financial services in accordance with the needs and capabilities of the community. Bank Mandiri expands financial inclusion to underserved community, such as:

1. Low economic community (micro).
2. The lower middle class (unbanked and underbanked).
3. Low and irregular income groups.
4. People living in remote areas.
5. Persons with disabilities.
6. Workers who do not have legal identity documents.
7. Rural and periphery communities.
8. Areas with limited formal financial networks due to geographic constraints, dispersed population, and low financial literacy

The financial inclusion is realized through the provision of simple and easy to understand products and services and in accordance with the needs of community who have not been reached by financial services. Bank Mandiri's financial inclusion products include:

1. **Mandiri Makmur Deposit (SiMakmur).** SiMakmur utilizes digital media to expand financial services in areas with no access to banking office facilities. SiMakmur is a savings account using SMS banking facility for individuals who have never had an account. This account is free from a minimum balance and is not subject to monthly administration fees.
2. **KUM (Micro Productive Loan).** The credit is provided to finance productive businesses, such as investment or working capital needs, with a limit from Rp10 million to Rp500 million for feasible and unbanked micro entrepreneurs.

3. **KUR (Kredit Usaha Rakyat).** KUR merupakan bagian dari program pemerintah untuk meluaskan akses pembiayaan pada UMKM. Diberikan pada kelompok usaha yang produktif dan layak untuk menerima pinjaman, namun belum memiliki agunan tambahan, atau agunan tambahan belum cukup. Bank Mandiri melayani tiga jenis KUR:
   a. KUR Retail memiliki kriteria limit kredit di atas Rp25 juta sampai dengan maksimal Rp200 juta per debitur, dan jangka waktu maksimal 3 tahun untuk kredit modal kerja dan 5 tahun untuk kredit investasi.
   b. KUR Mikro memiliki kriteria limit kredit maksimal sampai dengan Rp25 juta per debitur dan jangka waktu maksimal 2 tahun.
   c. KUR TKI memiliki kriteria limit kredit maksimal sampai dengan Rp25 juta per debitur dengan jangka waktu disesuaikan dengan masa kontrak kerja atau maksimal 12 bulan.

4. **Aplikasi Livin'.** Aplikasi Livin' didesain untuk segmen retail sebagai transformasi digital kami. Livin berfungsi sebagai platform untuk menjangkau beragam pelanggan retail, khususnya dalam populasi yang tidak terlayani di Indonesia, yang merupakan negara kepulauan. Pelanggan dapat mendaftar melalui aplikasi Livin, yang dilengkapi dengan fitur *liveness detection* dan pengenalan wajah yang langsung terhubung ke Dinas Kependudukan dan Catatan Sipil. Livin juga memiliki banyak fitur lain seperti isi ulang pintar, penarikan tunai tanpa kartu, layanan hiburan, QR, dan investasi.

Penyaluran KUM dan KUR ditujukan untuk meningkatkan daya saing pengusaha mikro, mendorong pertumbuhan ekonomi, penyerapan tenaga kerja dan menanggulangi kemiskinan.

KUR PERTANIAN

[FN-CB-240a.2]

Petani menjadi bagian penting dari ketahanan pangan bangsa. Bank Mandiri mendukung kesejahteraan para petani dan produktivitas usaha mereka melalui modal usaha KUR. Petani yang didukung adalah petani tanaman pangan utama seperti jagung, kacang tanah, kedelai, padi, ketela pohon, palawija, ubi jalar dan umbi lainnya. KUR tersedia bagi petani yang memiliki

3. **KUR (Government Micro Loan).** KUR is part of the government's program to provide access to financing for Micro, Small and Medium Enterprises (MSMEs). KUR is granted to productive and eligible business groups to receive loans with no or insufficient additional collateral. Bank Mandiri serves three types of KUR, namely:
   a. KUR Retail has credit limit criteria set at Rp25 million up to a maximum of Rp200 million per debtor, and a maximum period of 3 years for working capital loans and 5 years for investment loans.
   b. KUR Micro has criteria for a maximum credit limit of up to Rp25 million per debtor and a maximum period of 2 years.
   c. KUR TKI has a maximum credit limit criteria of up to Rp25 million per debtor with a period adjusted to the work contract period or a maximum of 12 months.

4. **Livin' Super App.** Livin' app designed for retail segment as our digital transformation. Livin' serves as a platform to reach a wide range of retail customers, particularly in underserved population in Indonesia, which is an archipelago nation. Customers are able to register through the Livin' app, which is equipped with liveness detection and face recognition features that are directly connected to the Population and Civil Registration agency. Livin' also has many other features such as smart top-up, cash withdrawal without a card, entertainment services, QR, and investments.

The distribution of KUM and KUR aims to increase the competitiveness capacity of micro-entrepreneurs, spur economic growth, absorb labor and reduce poverty.

KUR FOR AGRICULTURE

[FN-CB-240a.2]

Farmers are an important part of the nation's food security. Bank Mandiri supports the welfare of farmers and their business productivity through KUR business capital. Fostered farmers are staple food crop farmers, such as corn, peanuts, soybeans, rice, cassava, secondary crops, sweet potatoes and others.

maupun yang menyewa lahan. Pada tahun 2022, Bank Mandiri memberikan KUR untuk 32.180 petani dengan total pinjaman KUR sebesar Rp3,01 T. Naik 44,5% dibandingkan dengan tahun sebelumnya, yaitu Rp2,08 T.

KUR NELAYAN

[FN-CB-240a.2]

Sebagai negara maritim, Indonesia perlu mendukung para nelayan. Wujud dukungan Bank Mandiri terhadap mereka berupa penyaluran KUR untuk nelayan rajungan tradisional, nelayan tangkap dan nelayan pengepul. KUR yang diberikan berupa modal kerja untuk melaut, seperti pembelian BBM, sembako, alat tangkap, maupun investasi berupa pembelian kapal. Ada 9.491 nelayan yang mendapatkan KUR dengan total pembiayaan Rp1,08 T, atau naik 47,1% dari tahun sebelumnya yang berjumlah Rp734 M.

KEBIJAKAN PAJAK

Sebagai wajib pajak badan dalam negeri, Bank Mandiri berhak mendapatkan insentif dari pemerintah berupa keringanan pajak [GRI 201-4]. Hal ini sesuai dengan ketentuan Pasal 17 ayat (2b) UU No. 7 Tahun 1983 tentang Pajak Penghasilan sebagaimana telah beberapa kali diubah terakhir dengan UU No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan yang menyatakan bahwa wajib pajak dalam negeri:

1. Berbentuk Perseroan Terbuka;
2. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40%; dan
3. Memenuhi persyaratan tertentu.

   Dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebesar 22% yang berlaku pada tahun pajak 2022.

Sesuai ketentuan di atas, Bank Mandiri mendapatkan penurunan tarif pajak sebesar 3%, sehingga tarif pajak yang digunakan dalam perhitungan PPh Badan adalah 19%. Dengan adanya insentif pajak ini, pada tahun pelaporan Bank Mandiri menyetorkan pajak sebesar Rp9.330 miliar kepada pemerintah.

The program is intended for smallholders and tenant farmers. In 2022, Bank Mandiri granted KUR to 32,180 farmers with a total KUR loan of Rp 3.01 Tn, an increase of 44.5% compared to the previous year of 2.08 Tn.

KUR FOR FISHERIES

[FN-CB-240a.2]

As a maritime country, Indonesia must support fishermen. Bank Mandiri provides support to fishermen through KUR distribution to traditional crab fishermen, capture fishermen and fishermen collectors. KUR is granted in the form of working capital for fishermen to go fishing on the sea, such as purchase of fuel, staple food, fishing gear, and investment in the purchase of ships. 9,491 fishermen received KUR with a total financing of Rp1.08 Tn, an increase of 47.1% from the previous year of Rp734 billion.

TAX POLICY

As a domestic corporate taxpayer, Bank Mandiri is entitled to receive incentives from the government in the form of tax breaks [GRI 201-4] in accordance with the provisions of Article 17 paragraph (2b) of Law No. 7 of 1983 on Income Tax as amended several times, most recently by Law No. 7 of 2021 on Harmonization of Taxation Regulations stating that domestic taxpayers shall meet the following requirements:

1. In the form of a Public Company;
2. With the total number of paid-up shares traded on the stock exchange in Indonesia at least 40% and
3. Meet particular requirements.

   Can obtain a rate that is 3% lower than the rate of 22% applicable in the 2022 tax year.

In accordance with the above provisions, Bank Mandiri received a tax rate reduction of 3%, so that the tax rate used in calculating corporate income tax was 19%. Due to the tax incentive, in the reporting year, Bank Mandiri paid taxes of Rp9,330 billion to the government.

Pendekatan Bank Mandiri terhadap pajak didasari oleh kepatuhan pada seluruh peraturan perpajakan yang berlaku. Bank Mandiri telah membangun kebijakan dan strategi pajak yang disetujui dan ditinjau oleh Direktur Keuangan dalam pelaporan SPT Tahunan PPh Badan. Strategi pajak ini ditinjau setiap tahun oleh Direktur Keuangan. [GRI 207-1]

Dalam pelaksanan tata kelola dan pengontrolan pajak, Bank Mandiri telah menetapkan proses yang komprehensif dan terstruktur, seperti: [GRI 207-2]

1. Badan tata kelola (eksekutif) yang bertanggung jawab untuk menerapkan strategi pajak adalah Direktur Keuangan.
2. Pendekatan terhadap pajak ditanamkan dalam perusahaan melalui tersedianya Standar Prosedur Perpajakan, mengembangkan sistem aplikasi yang *embedded* dengan proses perpajakan, dan peningkatan kesadaran perpajakan melalui sarana training dan sosialisasi.
3. Mengidentifikasi, mengelola, dan memonitor risiko pajak melalui monitoring dan rekonsiliasi berkesinambungan yang dilakukan oleh *Accounting Group* dan unit kerja terkait serta

Bank Mandiri'ss tax approach is based on compliance with all applicable tax regulations. Bank Mandiri has developed tax policies and strategies approved and reviewed by the Finance Director in reporting the Annual Corporate Income Tax Return. The tax strategy is reviewed annually by the Finance Director. [GRI 207-1]

In the implementation of governance and tax control, Bank Mandiri established a comprehensive and structured process, including: [GRI 207-2]

1. The Finance Director is the governing body (executives) responsible for the implementation of tax strategy.
2. The tax approach is embedded in the company through Standard Tax Procedures, the development of an application system embedded in the taxation process and increasing tax awareness through training and dissemination.
3. Identification, management, and monitoring of tax risk are carried out through continuous monitoring and reconciliation by the Accounting Group and relevant work units as well as periodic

monitoring dan *review* berkala oleh *Senior Operational Risk* (SOR), audit internal, dan audit eksternal (Kantor Akuntan Publik).

4. Evaluasi kepatuhan pada tata kelola pajak dan pengontrolannya dilakukan dengan cara melakukan *monitoring* secara kontinyu oleh Accounting Group dan unit kerja terkait serta *monitoring* dan evaluasi berkala oleh SOR dan audit internal. Bank Mandiri tidak menggunakan asurer dalam pengontrolan pajak.

Pemangku kepentingan yang terpenting dalam hal perpajakan adalah pemerintah melalui kantor pajak. Untuk itu, Bank Mandiri senantiasa membina hubungan baik dengan otoritas perpajakan, namun tanpa terlibat dalam advokasi kebijakan publik terkait perpajakan, maupun upaya-upaya lain untuk mempengaruhi otoritas perpajakan. Bank Mandiri menerapkan kepatuhan terhadap seluruh peraturan perundangan yang dikeluarkan oleh otoritas perpajakan [GRI 207-3]. Bank Mandiri hanya beroperasi di Indonesia dengan beberapa cabang di luar negeri, untuk itu laporan perpajakan hanya dilakukan untuk Indonesia. [GRI 207-4]

PENGARUH PERUBAHAN IKLIM TERHADAP BISNIS [GRI 201-2]

Walaupun tidak terdapat dampak perubahan iklim secara langsung pada industri perbankan, namun perubahan iklim berdampak pada debitur Bank Mandiri yang bergerak dalam bidang tertentu, seperti perkebunan dan pertanian. Perubahan cuaca menentukan musim panen, yang pada akhirnya berdampak pada produksi dan kemampuan mereka memenuhi kewajiban membayar kredit. Namun demikian, Bank Mandiri belum melakukan perhitungan secara khusus terkait dampak finansial perubahan iklim terhadap bisnis Bank Mandiri.

PEMASOK LOKAL [GRI 204-1]

Demi mendukung kemajuan ekonomi di mana Bank Mandiri beroperasi, yaitu Indonesia, Bank Mandiri mengambil sebagaian besar pasokan untuk kebutuhan operasional dari pemasok di wilayah tersebut. Sebagian besar pasokan yaitu 99,5% didapatkan dari pemasok lokal. Pemasok luar negeri hanya digunakan bila barang tersebut tidak bisa didapatkan dari pemasok lokal, contohnya dalam teknologi informasi.

monitoring and review by Senior Operational Risk (SOR), Internal Audit and external auditors (Public Accounting Firm)

4. Evaluation of compliance with tax governance and control is carried out through continuous monitoring by the Accounting Group and relevant work units as well as periodic monitoring and evaluation by SOR and Internal Audit. Bank Mandiri does not use assurers in tax control.

The government through the tax office is the most important stakeholder in terms of taxation. For this reason, Bank Mandiri always maintains good relations with the tax authorities, without being involved in public policy advocacy on taxation, and other efforts to influence the tax authorities. Bank Mandiri implements compliance with all laws and regulations issued by the tax authorities [GRI 207-3]. Bank Mandiri only operates in Indonesia with several overseas branches. Therefore, tax reports are only made for Indonesia. [GRI 207-4]

IMPACT OF CLIMATE CHANGE ON BUSINESS [GRI 201-2]

Despite no direct impact of climate change on the banking industry, climate change has an impact on Bank Mandiri's debtors engaged in particular sectors, such as plantations and agriculture. Changes in weather determine the harvest seasons, which eventually has an impact on crop yield and the ability to meet credit repayments. However, Bank Mandiri has not made specific calculations related to the financial impact of climate change on Bank Mandiri's business.

LOCAL SUPPLIERS [GRI 204-1]

To support economic progress where Bank Mandiri operates, namely Indonesia, Bank Mandiri procures most of the supply for operational needs from local suppliers. Most of the supply, namely 99.5% is obtained from local suppliers. Foreign suppliers are only used when the goods cannot be obtained from local suppliers, such as in information technology.

Persentase Pemasok dalam Negeri
Percentage of Domestic Suppliers

Lokasi Pemasok	Persentase Percentage			Supplier Location
	2022	2021	2020	
Dalam negeri	99,5%	97,50%	97,26%	Domestic
Luar negeri	0,5%	2,50%	2,75%	Overseas
Jumlah	**100%**	**100%**	**100%**	**Total**

Pemasok Barang
Goods Suppliers

Lokasi Pemasok	Jumlah pemasok Total Suppliers			Nilai kontrak pekerjaan (dalam Rp juta) Work contract value (in Rp million)			Supplier Location
	2022	2021	2020	2022	2021	2020	
Dalam negeri	893	1.014	1.084	2.379.959	3.027.017	1.640.265	Domestic
Luar negeri	2	35	35	51.638	406.634	5.809	Overseas
Jumlah	**895**	**1.049**	**1.119**	**2.431.597**	**3.433.652**	**1.646.074**	**Total**

Pemasok Jasa
Service Supplier

Lokasi Pemasok	Jumlah pemasok Total Suppliers			Nilai kontrak pekerjaan (dalam Rp juta) Work contract value (in Rp million)			Supplier Location
	2022	2021	2020	2022	2021	2020	
Dalam negeri	654	434	442	2.343.431	1.375.145	1.306.367	Domestic
Luar negeri	5	2	8	51.689	85.214	12.722	Overseas
Jumlah	**659**	**436**	**450**	**2.395.119**	**1.460.359**	**1.319.089**	**Total**

Bank Mandiri memastikan agar seluruh proses pengadaan telah sesuai dengan prinsip GCG dan memenuhi peraturan perundangan yang berlaku. Selain itu, Bank Mandiri juga menerapkan prinsip manajemen risiko dalam proses pengadaan barang dan jasa, sebagai berikut: [FN-CB-550a.2]

1. Pemisahan fungsi pada Unit Pelaksana Pengadaan, yaitu unit yang melakukan seleksi calon rekanan/ vendor, unit yang melakukan proses pengadaan, unit yang menyusun harga perkiraan sendiri; dan Unit Kerja Kepatuhan.

2. Menerapkan prinsip-prinsip manajemen risiko yang meliputi identifikasi, penilaian, mitigasi dan pemantauan serta pengukuran risiko operasional.
3. Berpedoman pada budaya kerja Bank Mandiri yang berlandaskan pada nilai-nilai:
   a. Nilai utama *(core values)* AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif).
   b. *Corporate culture*.
   c. *Good Corporate Governance* (GCG).
   d. Mematuhi *code of conduct, business ethics* serta melaksanakan prinsip kehati-hatian.

Pengadaan yang terstruktur dan sistematis ini dibangun untuk menghindari dan mencegah penyalahgunaan wewenang dan/atau kolusi untuk kepentingan pribadi atau golongan yang berpotensi merugikan Bank Mandiri. Bank Mandiri juga memastikan agar tidak terjadi konflik kepentingan dalam pihak-pihak yang terlibat dalam pengadaan barang dan jasa. Selain itu, setiap pihak diwajibkan untuk menghindari korupsi, kolusi dan nepotisme, serta gratifikasi dalam bentuk apapun pada proses pengadaan barang dan jasa.

PROGRAM LITERASI KEUANGAN

Literasi atau pemahaman masyarakat akan keuangan dapat mendukung pertumbuhan kekayaan finansial dan kesejahteraan masyarakat tersebut. Seseorang yang telah memiliki literasi keuangan yang baik akan mampu mengelola keuangan dan mengambil keputusan yang bijak dan bertanggung jawab atas keuangannya. Oleh sebab itu, literasi keuangan merupakan sebuah bentuk investasi dalam masyarakat. Bank Mandiri mendukung program pemerintah untuk mendorong literasi keuangan yang diwujudkan dengan berbagai program sebagai berikut:

Bank Mandiri ensures that all procurement processes comply with GCG principles and applicable laws and regulations. In addition, Bank Mandiri also implements the principles of risk management in the procurement process of goods and services, as follows: [FN-CB-550a.2]

1. Separating functions in the Procurement Implementing Unit, namely the unit tasked with selection of partner/vendor candidates, the unit tasked with performing the procurement process, the unit tasked with preparation of the Self-Estimated Price; and the Work Compliance Unit.
2. Implementing the principles of risk management, that include identification, assessment, mitigation, and monitoring as well as measurement of operational risks.
3. Upholding the Company's Work Culture grounded in:

   a. AKHLAK core values (Trustworthy, Competent, Harmonious, Loyal, Adaptive and Collaborative).
   b. Corporate Culture.
   c. Good Corporate Governance (GCG).
   d. Complying with the Code of Conduct, business ethics and implementing the principle of prudence.

The structured and systematic procurement is established to avoid and prevent abuse of authority and/or collusion for personal or group interests that could potentially harm Bank Mandiri. Bank Mandiri also ensures that there is no conflict of interest between the parties involved in the procurement of goods and services. In addition, each party is required to avoid corruption, collusion and nepotism, and gratification in any form in the procurement process.

FINANCIAL LITERACY PROGRAM

Bank Mandiri recognizes the crucial role of financial literacy in promoting both individual financial wealth and overall societal well-being. Individuals with strong financial literacy skills are better equipped to manage their finances and make informed and responsible decisions. As such, financial literacy can be seen as a form of investment in society. In line with this belief, Bank Mandiri actively supports the government's efforts to increase financial literacy through various programs in partnership with educational institutions as follows:

1. **Edukasi UMKM Peternakan – "Meraih Peluang Bisnis Ekosistem Peternakan Ayam Petelur"**

   SME Banking Group mengadakan *event* yang bertajuk "Meraih Peluang Bisnis Peternakan Ayam Petelur" secara *hybrid (online & offline)* kepada pelaku usaha Peternakan Ayam Petelur. Kegiatan ini bertujuan untuk membantu UMKM peternak ayam petelur agar lebih memahami akses permodalan perbankan, pencatatan keuangan digital melalui aplikasi pihak ke-3 (Aplikasi Jurnal), penggunaan e-*channel* Bank Mandiri (Kopra by Mandiri), ketentuan-ketentuan terbaru yang terkait dengan usaha peternakan ayam petelur serta update trend pasar untuk meningkatkan daya saing usaha peternakan ayam petelur. Acara ini diselenggarakan pada tanggal 8 September 2022 yang dihadiri oleh 50 orang pelaku usaha peternakan ayam petelur.

   Dalam *event* tersebut menghadirkan pembicara yang kompeten di bidangnya yaitu Ahli Sektor Peternakan PT FABA Indonesia Konsultan, Ketua Perhimpunan Insan Perunggasan Rakyat (PINSAR) Indonesia dan Direktur Perbibitan Produksi Ternak Kementerian Pertanian.

1. **Animal Husbandry MSME Education – "Seizing Business Opportunities in Layer Poultry Farming Ecosystem"**

   SME Banking Group held an event entitled "Seizing Business Opportunities in Layer Poultry Farming Ecosystem" in a hybrid manner (online & offline) for laying hen business actors. The event aimed to assist laying hen breeders to better understand access to banking capital, digital financial records through 3rd party application (Jurnal Application), use of Bank Mandiri e-channel (Kopra by Mandiri), the latest provisions related to laying hen farming business and updated market trends to increase the competitiveness of laying hen farming businesses. The event was held on September 8, 2022 which was attended by 50 laying hen business actors.

   The event presented competent speakers in their fields, namely Animal Husbandry Sector Expert PT FABA Indonesia Konsultan, Chairman of the Indonesian Poultry Farmers Association (PINSAR) and the Director of Animal Breeding and Production of the Ministry of Agriculture.

2. **Edukasi UMKM untuk Mendukung Pengembangan Infrastruktur**

   Dalam rangka edukasi kepada UMKM bidang usaha infrastruktur, SME Banking Group mengadakan sosialisasi Pembiayaan Kredit Talangan kepada UMKM yang menjadi Supplier/Sub Kontraktor Adhi Karya untuk Proyek Tol Jogja-Bawen. Kegiatan ini bertujuan untuk membantu Supplier/Sub Kontraktor Adhi Karya agar lebih memahami konsep pengelolaan keuangan dan bisnis di bidang infrastruktur, serta berupaya meningkatkan pemahaman atas produk-produk pembiayaan di Bank Mandiri sebagai solusi bagi UMKM.

   Acara ini diselenggarakan pada **tanggal 18 November 2022 yang diikuti oleh 50 peserta** yang merupakan Supplier/Sub Kontraktor Adhi Karya dan dihadiri oleh ADHI selaku main kontraktor proyek tol Jogja-Bawen, dan perwakilan Jasamarga Jogja Bawen (JJB) sebagai project owner proyek tol Jogja-Bawen.

2. **Education to MSME to Support Infrastructure Development**

   In order to provide education to MSMEs in the infrastructure business sector, the SME Banking Group held a dissemination of Bailout Credit Financing to MSMEs acting as Adhi Karya Supplier/Sub-Contractors for the Jogja-Bawen Toll Road Project. The activity aimed to assist Adhi Karya's Supplier/Sub-Contractor to better understand the concept of financial and business management in the infrastructure sector, and strived to increase understanding of financing products in Bank Mandiri as a solution for MSMEs.

   The event was held on **November 18, 2022, attended by 50 participants** who were Adhi Karya Supplier/Sub Contractor and attended by ADHI as the main contractor for the Jogja-Bawen toll road project, and representatives of Jasamarga Jogja Bawen (JJB) as the project owner of the Jogja-Bawen toll road project.

3. **Mandiri Edukasi** [FN-CB-240a.4]

   Bank Mandiri mengadakan literasi keuangan bagi masyarakat umum dan mahasiswa dari berbagai universitas melalui kegiatan seminar Mandiri Edukasi "Livin' *Up Your Financial*". Acara ini menghadirkan pembicara berkompeten untuk membahas materi penting yang dihadapi oleh masyarakat sehari-hari tentang cerdas berinvestasi di era digital, perencanaan keuangan, serta *entrepreneurship*. Pada tahun 2022, Customer Care Group (CCG) Bank Mandiri yang bertanggung jawab atas acara ini mengadakan tiga kali kegiatan seminar Mandiri Edukasi dengan total 1.439 peserta dari masyarakat umum dan civitas akademika Universitas Airlangga, Universitas Andalas dan Universitas Sebelas Maret.

3. **Mandiri Education** [FN-CB-240a.4]

   Bank Mandiri held financial literacy program for the general public and students from various universities through Mandiri Education seminar "Livin' Up Your Financial". The event presented competent speakers to share important materials for the community in everyday life, including smart investment in the digital era, financial planning, and entrepreneurship. In 2022, Bank Mandiri's Customer Care Group (CCG) responsible for the event held three Mandiri Education seminars with a total of 1,439 participants from the general public and the academic community of Airlangga University, Andalas University and Sebelas Maret University.

4. **Edukasi dan Sosialisasi Tabungan Simpanan Pelajar (SIMPEL) dan Program Satu Rekening Satu Pelajar (KEJAR)** [FN-CB-240a.4] [FS16]
Peningkatan Literasi Keuangan dan Inklusi Keuangan yang optimal memiliki kontribusi positif terhadap kesejahteraan keuangan individu dan masyarakat. Dalam mewujudkan hal tersebut, dibutuhkan sinergi antara pemerintah, otoritas, dan Lembaga Jasa Keuangan. Bank Mandiri dalam hal ini berkomitmen untuk meningkatkan pengetahuan dan pemahaman masyarakat mengenai pentingnya edukasi keuangan sejak dini, serta menyediakan produk dan layanan perbankan yang menyesuaikan dengan kebutuhan konsumen. Bank Mandiri berperan aktif dalam kegiatan edukasi dan sosialisasi baik secara online maupun offline di seluruh wilayah kerja Bank Mandiri. Peningkatan literasi dan inklusi Keuangan adalah langkah strategis yang memberikan manfaat besar dan mendorong masyarakat untuk menabung di lembaga jasa keuangan formal. Untuk mendukung pencapaian target inklusi keuangan sebesar 90% pada tahun 2024 sebagaimana arahan Presiden RI dalam Rapat terbatas (RATAS) Strategi Nasional Keuangan Inklusif (SNKI) pada tanggal 28 Januari 2020, Bank Mandiri, melalui RDPS menjadi salah satu lembaga jasa Keuangan yang mendukung pencapaian target inklusi keuangan melalui Program Satu Rekening Satu Pelajar (KEJAR). pada tahun 2022, Mandiri Tabungan SIMPEL telah mencapai sebanyak 1.943.619 rekening dengan pertumbuhan sebesar 21,3% secara YoY. Kedepannya, Bank Mandiri akan terus mengoptimalkan pencapaian Mandiri Tabungan Simpel melalui program edukasi dan sosialisasi kesekolah-sekolah diseluruh wilayah kerja Bank Mandiri, dan akan terus berpartisipasi aktif dalam kegiatan yang diinisiasi Otorisasi Jasa Keuangan seperti KEJAR Awards dan puncak Hari Indonesia Menabung setiap tahunnya. [FN-CB-240a.3]

5. **Pengelolaan dan Perencanaan Keuangan untuk Nasabah *Payroll*.**
Selama tahun 2022 Bank Mandiri melalui RDPS Group telah menyelenggarakan kegiatan *Webinar* Perencanaan Keuangan. *Webinar* di berikan kepada pegawai perusahaan yang telah menjadi mitra *payroll* Bank Mandiri, sebagai salah satu layanan khusus bagi perusahaan untuk meningkatkan literasi keuangan bagi pegawainya. Bank mandiri menghadirkan spesialis perencanaan keuangan untuk membahas tema seputar edukasi melakukan pengaturan keuangan saat menerima gaji, mengatur *cash flow* keuangan pribadi dan keluarga,

4. **Education and Dissemination of Student Savings Accounts (SIMPEL) and the One Student One Account Program (KEJAR)** [FN-CB-240a.4] [FS16]
Improvement of Financial Literacy and Optimal Financial Inclusion has a positive contribution to the financial well-being of individuals and society. In realizing this, synergy is needed between the government, authorities, and Financial Services Institutions. In this regard, Bank Mandiri is committed to increasing public knowledge and understanding of the importance of early financial education, as well as providing banking products and services that adapt to consumer needs. Bank Mandiri plays an active role in education and dissemination activities both online and offline in all Bank Mandiri work areas. Improvement of financial literacy and inclusion is a strategic measure that provides substantial benefits and encourages the community to make savings in formal financial service institutions. To support the achievement of the financial inclusion target of 90% by 2024 as directed by the President of the Republic of Indonesia at the Limited Meeting (RATAS) on National Strategy for Financial Inclusion (SNKI) on January 28, 2020, Bank Mandiri, through RDPS, is one of the financial service institutions to support financial inclusion target achievement through the One Student One Account (KEJAR) Program. In 2022, Mandiri SIMPEL Savings has reached 1,943,619 accounts with a growth of 21.3% YoY. Going forward, Bank Mandiri will continue to optimize the achievement of Mandiri SIMPLE Savings through educational programs and dissemination to schools in all Bank Mandiri work areas and will continue to actively participate in activities initiated by the Financial Services Authority (OJK), such as the annual KEJAR Awards and the peak of Indonesia Savings Day. [FN-CB-240a.3]

5. **Management and Financial Planning for Payroll Customers**
During 2022, Bank Mandiri through the RDPS Group has held Financial Planning Webinars. The webinar was given to company employees as Bank Mandiri payroll partners, as the company's special service to increase the employees' financial literacy. Bank Mandiri presented financial planning specialists to share the themes on education for making financial arrangements after receiving a salary, managing personal and family financial cash flows, preparing emergency funds and

mempersiapkan dana darurat dan proteksi, melakukan persiapan pensiun, edukasi untuk melakukan investasi yang baik dan benar, serta berbagai topik lain sesuai kebutuhan perusahaan.

6. ***"Personal Finance Webinar"***
   Pada Desember 2022 telah dilakukan acara Webinar tahunan berskala nasional dengan tema #resolusiantiworry yang dapat diikuti baik oleh nasabah payroll Bank Mandiri maupun masyarakat umum. Adapun tema yang menjadi pembahasan pada webinar tersebut adalah edukasi dan persiapan peserta untuk memasuki tahun yang baru, dengan topik Menyusunan Resolusi Keuangan dan Antisipasi Kondisi Keuangan pada 2023 serta Pemilihan Instrumen Keuangan yang tepat pada 2023. Pelaksanaan webinar dilakukan secara daring melalui aplikasi *Zoom Meeting* dengan total pendaftar sebanyak 2.025 peserta.

7. **Portal Edukasi Keuangan Untuk Nasabah *Payroll***
   Edukasi finansial juga dibagikan secara lengkap melalui portal edukasi khusus yang dapat diakses oleh nasabah payroll berisi artikel – artikel edukasi keuangan secara

protection, preparing for retirement, making good and right investments, and various other topics according to the company's needs.

6. **"Personal Finance Webinar"**
   In December 2022, an annual national-scale webinar was held with the theme #antiworryresolution attended by Bank Mandiri payroll customers and the general public. The webinar theme was education and preparation for participants to enter the new year, with the topic of Making Financial Resolutions and Anticipating Financial Conditions in 2023 and Selection of the right Financial Instruments in 2023. The webinar was carried out online through the Zoom Meeting application with a total registrant of 2,025 participants.

7. **Financial Education Portal for Payroll Customers**
   The company also distributed complete financial education through a special education portal accessible by payroll customers containing complete financial

lengkap, contohnya tentang pengelolaan kuangan, kalkulator finansial, informasi produk keuangan, simulasi limit pinjaman, dan berbagai penawaran khusus untuk nasabah *payroll* Bank Mandiri. Selain untuk nasabah payroll, portal tersebut juga dapat diakses oleh nasabah umum dengan fitur terbatas namun tetap berisi artikel dan informasi tips praktis terkait pengelolaan keuangan, melakukan *self-assessment* kondisi keuangan, dan menemukan produk finansial yang cocok untuk mereka. Dengan pendekatan melalui portal edukasi, diharapkan konten edukasi keuangan dapat lebih mudah dijangkau oleh publik.

education articles, such as financial management, financial calculator, financial product information, loan limit simulation, and various special offers for Bank Mandiri payroll customers. In addition to payroll customers, the portal is also accessible by general customers with limited features, but still contains articles and practical information on financial management, self-assessment of financial conditions, and finding financial products to meet their needs. With an approach through educational portal, it is expected that financial education content can be more accessible to the public.

8. **Mandiri SahabatKu**

Mandiri Sahabatku adalah salah satu program CSR bank Mandiri yang berfokus pada Pendidikan literasi keuangan dan pelatihan kewirausahaan yang ditujukan untuk Pekerja Migran Indonesia (PMI). Program ini telah dilaksanakan sejak tahun 2011 dengan menyediakan pelatihan kewirausahaan langsung untuk PMI di 6 negara, seperti Hong Kong, Uni Emirat Arab (UAE), Arab Saudi, Jepang, Korea Selatan, dan Malaysia, serta kelas dari yang dapat dinikmati oleh PMI dari manapun negara penempatan.

8. **Mandiri SahabatKu**

Mandiri Sahabatku is Bank Mandiri's CSR program focusing on financial literacy education and entrepreneurship training aimed at Indonesian Migrant Workers (PMI). The program has been implemented since 2011 through the provision of direct entrepreneurship training for Indonesian Migrant Workers (PMI) in 6 countries, including Hong Kong, United Arab Emirates (UAE), Saudi Arabia, Japan, South Korea and Malaysia, as well as courses to be enjoyed by migrant workers from any placement country.

9. **Rumah BUMN**

Bekerja sama dengan Kementerian BUMN, Bank Mandiri mendorong, memberdayakan dan meningkatkan UMKM melalui literasi keuangan, pengembangan kapabilitas pemasaran digital, dan promosi melalui *e-commerce*. Bank Mandiri telah mendirikan 22 Rumah BUMN yang tersebar di seluruh Indonesia dan menaungi 13.814 UMKM, yang 90% di antaranya adalah para perempuan. Para pelaku UMKM ini diberdayakan melalui pelatihan pemasaran digital. Hingga bulan September 2022, lebih dari 3.000 UMKM telah terdaftar dalam *e-commerce* terbaik di Indonesia, dan para pelaku UMKM ini mengalami peningkatan signifikan dalam pendapatan tahunan mereka.

Bank Mandiri juga mempromosikan produk UMKM Rumah BUMN melalui pameran nasional dan internasional, seperti kantor perwakilan Republik Indonesia, Indonesia *Creative Product Festival Exhibition* di Malaysia, Indonesian *Festival Exhibition* di Korea Selatan, Bangga Produk Indonesia, Dubai Expo 2020, London *Coffee Festival* 2021, Katumbiri Expo 2021, *National Discount Festival*, and RB *Entrepreneur Week*.

9. **BUMN house**

In collaboration with the Ministry of SOEs, Bank Mandiri encourages, empowers and improves MSMEs through financial literacy, digital marketing capability development, and promotions through e-commerce. Bank Mandiri has established 22 SOE houses spreading throughout Indonesia and assisted 13,814 MSMEs, of which 90% were women. The MSME actors were empowered through digital marketing training. As of September 2022, more than 3,000 MSMEs have registered in the best e-commerce in Indonesia and have experienced a significant increase in their annual income.

Bank Mandiri has promoted SOE House MSME products through national and international exhibitions, such as representative offices of the Republic of Indonesia, Indonesia Creative Product Festival Exhibition in Malaysia, Indonesian Festival Exhibition in South Korea, Proud of Indonesian Products, Dubai Expo 2020, London Coffee Festival 2021, Katumbiri Expo 2021, National Discount Festival, and RB Entrepreneur Week.

10. ***Rice Milling Unit* (RMU)**

Untuk mencapai *Sustainable Development Goals* Nomor 1 (Tanpa Kemiskinan), Bank Mandiri meluncurkan *Rice Milling* Unit (RMU) sebagai pemrosesan beras

10. **Rice Milling Unit (RMU)**

To achieve Sustainable Development Goal 1 (No Poverty), Bank Mandiri launched a Rice Milling Unit (RMU) as an integrated rice processing unit in Pamarican

terintegrasi di Kabupaten Pamarican dan Kebumen. Saat ini, RMU dapat menyerap 10.000 ton beras, dan meningkatkan penghasilan 9.000 petani sebesar Rp12,5 miliar. Melalui program ini juga, Bank Mandiri telah menyebarkan KUR kepada 4.000 petani dalam 14 komunitas, yang menjadi barometer nasional. Program RMU ini merupakan perwujudan komitmen Bank Mandiri untuk mendukung upaya pemerintah dalam menghapus kemiskinan ekstrim.

11. ***Branchless Banking***

Upaya Bank Mandiri untuk meluaskan inklusi finansial, terutama untuk masyarakat yang belum tercakup layanan perbankan diwujudkan dengan Agen Mandiri, atau LAKU PANDAI (istilah OJK). Bank Mandiri telah mengimplementasikan program ini secara nasional sejak 2016, sesuai dengan peraturan OJK No. 19/ POJK.03/2014 dan OJK Sirkuler No. 6/ SEOJK.03/2015. Tugas utama mereka adalah untuk memprioritaskan wilayah dengan populasi rendah, seperti wilayah pinggir kota dan pedesaan. Untuk mendukung layanan ini, Bank Mandiri menyediakan Mini ATM dalam EDIC pada Agen Mandiri secara bertaham. Saat ini terdapat 163.687 Agen Mandiri yang tersebar di seluruh Indonesia.

Peran Agen Mandiri sangat penting bagi komunitas, karena mereka juga mendistribusikan subsidi dari pemerintah. Bank Mandiri berkolaborasi dengan Kementerian BUMN dan Kementerian Sosial dalam menetapkan Agen Mandiri sebagai penyalur bantuan sosial, termasuk Kartu Petani, Program Keluarga Harapan (PKH), Bantuan Pangan Non Tunai (BPNT), dan BumDes.

MANAJEMEN RISIKO

Melalui manajemen risiko, Bank Mandiri mengidentifikasi risiko-risiko utama yang melekat pada kegiatan bisnis bank, dan menyiapkan strategi pencegahan dan mitigasinya. Manajemen risiko dalam Bank Mandiri juga memperhatikan aspek iklim, lingkungan dan sosial, seperti:

1. Penerapan analisa LST untuk debitur prioritas Rencana Aksi Keuangan Berkelanjutan (RAKB).
2. AMDAL dan Hasil Penilaian PROPER sebagai salah satu data/informasi debitur.
3. Aspek lingkungan sebagai salah satu komponen penilaian prospek usaha debitur dalam menetapkan kualitas kredit debitur.

Bank Mandiri mengadakan pemeriksaan teliti sebelum pemberian kredit, untuk menghindari pemberian kredit yang berisiko seperti:

and Kebumen Regencies. Currently, RMU can absorb 10,000 tons of rice, and increase the income of 9,000 farmers by Rp12.5 billion. Through the program, Bank Mandiri has distributed KUR to 4,000 farmers in 14 communities, which has become a national barometer. The RMU program is a manifestation of Bank Mandiri's commitment to supporting the government's efforts to eradicate extreme poverty.

11. **Branchless Banking**

Bank Mandiri's efforts to expand financial inclusion, especially for the unbanked and underserved, have been manifested by Mandiri Agents, or LAKU PANDAI (the OJK's term). Bank Mandiri has implemented the program on a national scale since 2016 in accordance with OJK regulation No. 19/POJK.03/2014 and OJK Circular No. 6/SEOJK.03/2015. The main task was to prioritize areas with low populations, such as suburban and rural areas. To support the service, Bank Mandiri provided Mini ATMs in EDIC to Mandiri Agents on a gradual basis. Currently, there were 163,687 Mandiri Agents spreading throughout Indonesia.

Mandiri Agents play a crucial role in the community due to the distribution of government's subsidies. Bank Mandiri collaborated with the Ministry of SOEs and the Ministry of Social Affairs in appointing Mandiri Agents as distributors of social assistance, including Farmer Cards, Family Hope Program (PKH), Non-Cash Food Assistance (BPNT), and Village-Owned Enterprises (BumDes).

RISK MANAGEMENT

Through risk management, Bank Mandiri seeks to identify inherent major risks in the bank's business activities and prepares prevention and mitigation strategies. Risk management in Bank Mandiri also pays attention to climate, environmental and social aspects, including:

1. Implementation of Environmental, Social, Governance (ESG) analysis for priority debtors of the Sustainable Finance Action Plan (SFAP).
2. AMDAL and PROPER Assessment Results as one of the debtor data/information.
3. Environmental aspects as one of the assessment components of the debtor's business prospects in determining the credit quality of the debtor.

Bank Mandiri carries out prudent assessment before granting loans to avoid high-risk loans, including:

1. Kredit yang digunakan untuk membiayai usaha yang bersifat spekulasi, usaha perjudian, pornografi, bertentangan norma kesusilaan, narkotika dan sektor-sektor yang dilarang regulator dan peraturan UU lainnya.
2. Kredit yang diberikan tanpa informasi keuangan yang cukup, kecuali untuk kredit-kredit kecil dapat disesuaikan seperlunya oleh Bank Mandiri.
3. Kredit yang memerlukan keahlian khusus yang tidak dimiliki Bank Mandiri.
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 negatif list bank, kecuali yang bersangkutan dinilai kooperatif, berkarakter baik dan penyebab kredit bermasalah atau macet diakibatkan oleh faktor-faktor yang dapat diyakini tidak bertentangan dengan ketentuan Bank Mandiri dan peraturan regulator termasuk akibat kondisi perekonomian yang buruk atau bencana alam.
5. Kredit untuk perusahaan yang pengurusnya/pemiliknya tercatat dalam daftar hitam, kredit macet SLIK dan daftar cekal (cegah dan tangkal), atau melakukan perbuatan tercela di bidang perbankan.

1. Loans used to finance speculative businesses, gambling businesses, pornography, contrary to moral norms, narcotics and sectors prohibited by regulators and other laws and regulations.
2. Loans granted without sufficient financial information, except for small loan adjustable as necessary by Bank Mandiri.
3. Loan that requires special skills that Bank Mandiri does not possess.
4. Non-performing loan and/or bad debt at other banks or other creditors, and loans guaranteed by individual guarantors included in the list of non-performing loans at other banks or included in negative list of banks by Bank Indonesia, except those concerned are considered cooperative, of good character and the non-performing loan is caused by factors that can be considered not to be in conflict with Bank Mandiri provisions and applicable laws and regulations, including due to bad economic conditions or natural disasters.
5. Loan for companies whose management/owners are listed on the black list, SLIK bad credit and block lists (prevent and deterrence), or commit disgraceful acts in the banking sector.

6. Kredit untuk partai politik, organisasi politik, dan kegiatan-kegiatan politik.
7. Kredit kepada perorangan dengan kekebalan diplomatik, atau pengurusnya 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.

Menyadari adanya risiko terkait penerapan keuangan berkelanjutan, Bank Mandiri juga telah merancang strategi penilaian risiko dan upaya-upaya yang akan diambil untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko tersebut. Bank Mandiri memeriksa berbagai risiko terkait aspek lingkungan dan sosial yang berpengaruh terhadap bisnis Bank Mandiri. Proses penilaian risiko penerapan keuangan berkelanjutan ini juga melibatkan Dewan Komisaris dan Direksi untuk melakukan review berkala dan meninjau efektivitas proses tersebut. [OJK E.3]

AUDIT KEPATUHAN LST [FS9]

Guna mendukung program ramah lingkungan, Bank Mandiri menuangkan kebijakannya dalam standar pedoman perkreditan segmen *corporate* dan *commercial* untuk analisa LST. Untuk debitur prioritas, Bank Mandiri melakukan analisa LST pada NAK yang diatur secara lebih terinci dalam petunjuk teknis analisis LST. Selain itu, Bank Mandiri juga menetapkan pemberian kredit untuk debitur prioritas dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Upaya lainnya yaitu, mewajibkan debitur untuk menyerahkan dokumen AMDAL untuk rencana usaha/kegiatan yang diwajibkan, atau dokumen Upaya Pengelolaan Lingkungan (UKL)-Upaya Pemantauan Lingkungan (UPL) sesuai ketentuan peraturan perundang-undangan yang berlaku.

Satuan Kerja Audit Internal (SKAI) melakukan assurance terhadap debitur yang bidang usahanya memiliki potensi dampak negatif terhadap lingkungan dengan melakukan pengecekan dokumen terkait ramah lingkungan, untuk memastikan bahwa debitur telah memenuhi peraturan perundang-undangan yang berlaku. Pada tahun 2022, pelaksanaan audit dilakukan terhadap 25 debitur segmen *wholesale* dalam bidang/industri perkebunan kelapa sawit, pertambangan, kawasan industri pelabuhan air, *independent power plant*, industri kabel, industri tekstil, industri elektonik dan dan industri farmasi. Berdasarkan hasil audit, debitur telah memenuhi aturan, dan memiliki dokumen pendukung AMDAL ataupun PROPER yang lengkap.

6. Loan for political parties, political organizations, and political activities.
7. Loan to individuals with diplomatic immunity, or whose administrators have diplomatic immunity.
8. Loan for the business of producing, trading, shipping, and importing weapons outside the official business entity/institution that has received a special permit/special legality from the government.
9. Loan for projects or businesses that seriously endanger the environment.
10. Loan that is not in accordance with applicable legal provisions.

Recognizing the risks associated with the implementation of sustainable finance, Bank Mandiri prepared risk assessment strategy and measures to identify, measure, monitor and control the risks. Bank Mandiri examines various risks related to environmental and social aspects that may harm Bank Mandiri's business. The risk assessment process for the implementation of sustainable finance also involves the Board of Commissioners and the Board of Directors to carry out periodic reviews and review the process effectiveness [OJK E.3]

ESG COMPLIANCE AUDIT [FS9]

To support an environmentally friendly program, Bank Mandiri sets out its policy in the corporate and commercial segment credit guidelines standards for ESG analysis. For priority debtors, Bank Mandiri conducts ESG analysis on Quantity Threshold Value (NAK) which is regulated in the technical guidelines for ESG analysis. In addition, Bank Mandiri also determines the provision of credit to priority debtors in the Sustainable Finance Action Plan (SFAP). Other efforts include requiring debtors to submit AMDAL documents for required business/activity planning, or Environmental Management Efforts (UKL)-Environmental Monitoring Efforts (UPL) documents in accordance with applicable laws and regulations.

The Internal Audit Work Unit (SKAI) performs assurance for debtors whose line of business has the potential for negative impacts on the environment by checking documents related to being environmentally friendly, to ensure that the debtor has complied with the applicable laws and regulations. In 2022, an audit was carried out on 25 debtors in the wholesale segment in the palm oil plantation/industry, mining, harbors industrial areas, independent power plants, cable industry, textile industry, electronics industry and pharmaceutical industry. Based on the audit results, the debtor has complied with the regulations and had complete AMDAL or PROPER supporting documents.

05

MENYEDIAKAN PRODUK DAN LAYANAN BERKELANJUTAN

Providing Sustainable Products and Services

Produk dan layanan Bank Mandiri difokuskan untuk mendukung pencapaian tujuan berkelanjutan, baik dalam bidang lingkungan maupun sosial.

Bank Mandiri products and services are focused on supporting the attainment of sustainable goals, both in the environmental and social aspects.

kopra
virtual account
kopra
by mandiri
foreign exchange
online custody
value chain
cash management

Dalam dunia yang penuh ketidakpastian, kompleks dan terus berubah, yang dijelaskan dengan istilah VUCA *(Volatility, Uncertainty, Complexity, Ambiguity)*, penting bagi setiap organisasi untuk mengambil keputusan berdasarkan data dan informasi berbasis *real-time*. Bank Mandiri sebagai BUMN terbesar dengan jumlah nasabah mencapai 31,1 juta menyadari pentingnya transformasi digital dalam mencapai *"agility"* dan meningkatkan daya saing. Upaya digitalisasi Bank Mandiri tidak hanya meningkatkan nilai bagi para nasabahnya melalui penyediaan layanan yang cepat dan akurat, melainkan juga memberikan kenyamanan akses melalui *e-channel* Bank Mandiri yang mengedepankan kecanggihan teknologi terkini.

Bank Mandiri juga menggunakan sarana digitalisasi sebagai strategi untuk perlindungan lingkungan dengan cara mengalihkan operasional dan administrasi yang berbasis kertas menuju digital. Dengan demikian, meminimalkan timbulan sampah dan mengurangi kebutuhan untuk menebang pohon demi pembuatan kertas. Teknologi digital juga mendukung peran Bank Mandiri di bidang sosial, dengan cara memudahkan mitra UMKM dalam membangun dan mengembangkan bisnis mereka melalui kemudahan mendapatkan penjaman dan melakukan pembayaran.

In today's Volatile, Uncertain, Complex, and Ambiguous (VUCA) environment, it is imperative for organizations to make informed and timely decisions based on real-time data. Bank Mandiri, as the largest state-owned enterprise with over 31.1 million customers, recognizes the importance of digital transformation in its pursuit of agility and competitiveness. The bank's digitalization efforts not only enhance the value offered to its customers by providing accurate and timely services, but also allow for convenient access through its e-channel, which emphasizes the use of cutting-edge technology.

Bank Mandiri also uses digitalization as a strategy for environmental protection by moving most of its operations and administration from paper to digital, reducing waste generation and the need for paper made from cut-down trees. Additionally, digital technology supports Bank Mandiri's involvement in the social sector by making it easier for SME partners to build and develop their businesses through easy loan access and payments.

"Bank Mandiri melayani seluruh nasabah dengan standar layanan internasional melalui penyediaan solusi keuangan yang inovatif."

"Bank Mandiri serves all customers with international service standards through the provision of innovative financial solutions."

Lima strategi utama yang diterapkan oleh Bank Mandiri dalam pengembangan produk dan layanan digital adalah:

1. *Level up digital readiness,* yaitu peningkatan kapabilitas infrastruktur Bank Mandiri sebagai fondasi dalam upaya digitalisasi layanan perbankan.
2. *Develop digital native products,* yaitu pengembangan produk dan layanan digital secara *end-to-end* dari aspek *onboarding* maupun *service delivery.*
3. *Modernize distribution channels,* yaitu digitalisasi layanan perbankan eksisting untuk mengungguli persaingan dengan layanan lain yang serupa di pasar.
4. *Data driven decision making,* yaitu penerapan berbagai teknologi dan metode pengolahan data terkini untuk mendukung pengambilan keputusan yang objektif.
5. *Widen digital ecosystem,* yaitu merambah ke layanan *beyond banking* dengan memanfaatkan integrasi dengan berbagai entitas di ekosistem digital.

Bank Mandiri implements five main strategies to develop digital products and services, namely:

1. Level up digital readiness, increasing the capability of Bank Mandiri's infrastructure as a foundation in efforts to digitize banking services.
2. Develop digital native products, end-to-end development of digital products and services from the onboarding to service delivery aspects.
3. Modernize distribution channels, digitizing existing banking services to outperform the competition with other similar services in the market.
4. Data driven decision making, the implementation of various technologies and the latest data processing methods to support objective decision-making.
5. Widen digital ecosystem, expanding beyond banking services by utilizing integration with various entities in the digital ecosystem.

Bank Mandiri menyediakan layanan digital yang inovatif melalui aplikasi finansial super app Livin' by Mandiri yang memberikan solusi perbankan yang komprehensif, dan melayani kebutuhan nasabah dari hulu hingga hilir. Livin' by Mandiri juga terhubung dengan ekositem digital Bank Mandiri secara keseluruhan. Sejak awal peluncuran pada bulan Oktober 2021 hingga Desember 2022, Livin' by Mandiri telah diunduh sebanyak 21,8 juta kali, dengan jumlah transaksi sebanyak 1,94 Miliar dengan nominal sebesar Rp2.435 Triliun Nilai ini merupakan pertumbuhan sebesar 1.694% dibandingkan dengan tahun 2021.

Bank Mandiri provides innovative digital services through the financial super app Livin' by Mandiri. The app provides comprehensive banking solutions and serves customer needs from upstream to downstream. Livin' by Mandiri is also connected to overall Bank Mandiri's digital ecosystems. Since its initial launch in October 2021 to December 2022, Livin' by Mandiri has been downloaded 21.8 million times, with a total of 1.94 billion transactions with a nominal value of Rp2,435 Trillion, increased by 1,694% compared to 2021.

Layanan digital Bank Mandiri dilengkapi dengan berbagai sarana dan fasilitas lain untuk memudahkan para nasabah, seperti:

1. 13.027 unit ATM yang terhubung dalam jaringan domestik lewat Gerbang Pembayaran Nasional (GPN) dan jaringan internasional.
2. 5,1 juta *Merchant Quick Response Code Indonesian Standard* (QRIS).
3. 190 ribu *Merchant Electronic Data Capture* (EDC).
4. *E-Commerce* yang tersebar di seluruh Indonesia.
5. Jaringan *e-banking* SMS *Banking*.
6. *Call Center* 14000.
7. MITA sebagai layanan *chatbanking*.

Bank Mandiri's digital services are equipped with various other facilities and equipment to facilitate customers, including:

1. 13,027 ATM units connected to domestic network via the National Payment Gateway (GPN) and international network.
2. 5.1 million Merchant Quick Response Code Indonesian Standard (QRIS)
3. 190 thousand Merchant Electronic Data Capture (EDC)
4. E-Commerce spreading throughout Indonesia
5. E-banking SMS network
6. Call Center 14000
7. MITA as a chat banking service.

Perbankan Digital
Digital Banking

Daftar *List E-channel* *List of E-channel*	Rincian Data Data Breakdown	2022	2021	Pertumbuhan Growth (%)
Livin by Mandiri Apps	Jumlah Pengguna Total Users	15.815.431	10.716.719	48%
	Frekuensi Transaksi Transaction Frequency	1.944.081.931	1.166.607.445	67%
	Nominal Transaksi Transaction Nominal	Rp2.435.023.256.155.220	Rp1.579.024.616.251.623	54%
Livin by Mandiri Web	Jumlah Pengguna Total Users	85.728	762.120	(89%)
	Frekuensi Transaksi Transaction Frequency	17.362.328	58.603.539	(70%)
	Nominal Transaksi Transaction Nominal	Rp17.304.594.600.218,50	Rp61.574.592.287.751	(72%)
SMS Banking	Jumlah Pengguna Total Users	136.245	901.318	(85%)
	Frekuensi Transaksi Transaction Frequency	101.343.280	151.254.608	(33%)
	Nominal Transaksi Transaction Nominal	Rp29.841.055.493.947,80	Rp50.228.754.430.889	(41%)
ATM	Jumlah Pengguna (BMRI *only*) Total Users (BMRI only)	9.154.442	9.194.733	(0,4%)
	Frekuensi Transaksi Transaction Frequency	1.035.074.112	1.087.249.713	(5%)
	Nominal Transaksi Transaction Nominal	Rp795.103.153.088.190	Rp816.552.305.013.489	(3%)
E-Commerce	Frekuensi Transaksi Transaction Frequency	24.514.586	18.880.644	30%
	Nominal Transaksi Transaction Nominal	Rp25.456.816.184.748	Rp16.119.471.211.348	58%
E-Money	Jumlah Kartu Aktif Total Active Cards	7.330.757	6.494.615	13%
	Frekuensi Transaksi *Purchase* Transaction Frequency (Purchase)	1.181.895.707	982.542.587	20%
	Nominal Transaksi *Purchase* Transaction Nominal (Purchase)	19.901.980.721.432	Rp16.730.535.608.617	19%
	Frekuensi Transaksi *Top-up* Transaction Frequency (Topup)	155.785.276	129.898.258	20%
	Nominal Transaksi *Top-up* Transaction Nominal (Topup)	Rp20.249.042.517.716	Rp16.972.447.707.159	19%
EDC	Jumlah *Merchant* Total Merchants	190.110	177.032	7%
	Frekuensi Transaksi Transaction Frequency	220.517.931	185.866.620	32%
	Nominal Transaksi Transaction Nominal	Rp122.4159.258.935.166	Rp111.148.652.006.236	29%
Smart Branch	Jumlah Cabang Total Branches	241	3	793,33%

PRODUK DAN LAYANAN

[GRI 2-6] [OJK F.28] [MSCI S.3.1]

Sebagai mitra keuangan utama pilihan nasabah, Bank Mandiri berkomitmen memberikan produk dan layanan yang adil dan setara sesuai peraturan dan undang-undang yang berlaku. Untuk memastikan hal tersebut, Bank Mandiri memastikan seluruh pegawai Bank Mandiri khususnya yang berhadapan langsung dengan nasabah memiliki pengetahuan dan kapabilitas yang cukup dan *up-to-date* dengan perkembangan kebutuhan nasabah. [MSCI S.1.1.4]

Board-Level Committee secara berkala melakukan pemeriksaan, pemantauan dan evaluasi atas seluruh produk dan layanan yang dimiliki termasuk pengembangan produk & layanan keuangan baru. Dalam melakukan pengembangan produk dan layanan keuangan baru, Bank Mandiri juga telah memenuhi regulasi termasuk persetujuan dari regulator seperti OJK dan Bapepam. Berbagai layanan yang disediakan oleh Bank Mandiri di antaranya: [MSCI S.1.1.3]

LIVIN BY MANDIRI Livin' by Mandiri adalah *financial super app* yang menyediakan layanan perbankan komprehensif yang diakses melalui *smartphone*. Livin' by Mandiri menghadirkan berbagai pilihan solusi terkini yang disesuaikan dengan kebutuhan finansial maupun non finansial nasabah, seperti pembukaan rekening untuk nasabah baru, tarik tunai tanpa kartu, *Linkage e-Wallet, Quick Pick,* Intip Saldo, *Smart Payment, Instant Access,* pembelian produk investasi reksa dana, *QR Payment*, Investasi, dan juga SUKHA serta berbagai fitur-fitur menarik lainnya.

MANDIRI SMS Bank Mandiri menyediakan layanan perbankan yang dapat di akses dengan menggunakan sarana ponsel/HP untuk melakukan transaksi perbankan, yaitu transaksi non finansial (cek saldo) dan transaksi finansial (transfer, bayar, beli, *top up e-Money*, dan lain-lain) melalui SMS.

PRODUCT AND SERVICE

[GRI 2-6] [OJK F.28] [MSCI S.3.1]

Bank Mandiri, as the preferred financial partner for customers, strives to offer fair and compliant products and services in accordance with relevant laws and regulations. To guarantee this, the bank ensures that all employees, especially those interacting directly with customers, possess adequate knowledge, skills and stay updated on evolving customer needs. [MSCI S.1.1.4]

The Board-Level Committee of Bank Mandiri is committed to ensuring the quality and integrity of its products and services. To this end, the Committee regularly conducts review, monitoring and evaluations of all financial offerings, including the development of new product. In addition, Bank Mandiri follows strict regulations and guidelines, seeking approval from relevant authorities (OJK, Bapepam, etc) before introducing any new financial products and services. Various product and services provided by Bank Mandiri include: [MSCI S.1.1.3]

LIVIN BY MANDIRI Livin' by Mandiri is the financial super app that offers comprehensive banking services accessible through smartphones. Livin' by Mandiri presents a wide selection of up-to-date solutions tailored to customers' financial and non-financial needs, such as opening a bank account for new customers, cardless withdrawal, e-Wallet Linkage, Quick Pick, Balance Inquiry, Smart Payment, Instant Access, purchase of mutual fund investment products, QR Payment, Investment, and SUKHA and other interesting features.

MANDIRI SMS Bank Mandiri offers a banking service accessible through mobile phone. It enables users to make banking transactions, namely non-financial transaction (balance inquiry) and financial transactions (money transfer, purchase, payment, e-money top-up, and others) through short message service (SMS).

MANDIRI E-MONEY Mandiri *e-money* adalah uang elektronik berbasis *chip* yang diterbitkan oleh Bank Mandiri sebagai pengganti uang tunai untuk transaksi pembayaran seperti di tol, parkir, Transjakarta, kereta, minimarket dan berbagai *merchant* lainnya.

MANDIRI CHATBANKING Mandiri Chatbanking merupakan layanan komunikasi antara Bank Mandiri dengan nasabah melalui *account* resmi WhatsApp Bank Mandiri di nomor 08118414000. Dengan layanan ini Bank Mandiri menyampaikan informasi, notifikasi, dan berinteraksi dengan nasabah. Sebaliknya nasabah juga dapat menanyakan info produk dan layanan Bank Mandiri melalui nomor WhatsApp yang sama.

MANDIRI E-MONEY Mandiri e-money is chip-based electronic money issued by Bank Mandiri as an alternative of cash for offline transactions such as toll gate, parking machine, Transjakarta, train station, minimarket and other merchants.

MANDIRI CHATBANKING Mandiri Chatbanking is a communication service between Bank Mandiri and customers through Bank Mandiri's official WhatsApp account at 08118414000. Through this service, Bank Mandiri delivers information, notification and interact directly with customers. Conversely, customers can also ask about product and service information through WhatsApp.

MANDIRI EDC Mandiri EDC menyediakan layanan penyediaan mesin *Electronic Data Capture* (EDC) yang tersedia di toko/*merchant* yang bekerjasama dengan Bank Mandiri. Mandiri EDC dapat memfasilitasi penerimaan transaksi pembelian, pembayaran, tarik tunai dan *top-up e-money* menggunakan Kartu Mandiri maupun bank lain secara elektronik melalui jaringan domestik, *international payment network,* dan jaringan Bank Mandiri.

MANDIRI EDC. Mandiri EDC offers service for procurement of Electronic Data Capture (EDC) machines available at shops/merchants in collaboration with Bank Mandiri. Mandiri EDC can facilitate the receipt of purchases, payments, cash withdrawals, and e-money top-ups using Mandiri or other Bank cards electronically through the Domestic Network, International Payment Network, and Bank Mandiri Network.

MANDIRI ATM Mandiri ATM memberikan layanan transaksi perbankan melalui mesin ATM yang memfasilitasi nasabah untuk mengakses rekening Mandiri Tabungan atau Mandiri Giro dalam melakukan transaksi tunai, cek saldo, transfer, pembayaran dan pembelian dengan menggunakan Kartu Mandiri. Melalui jaringan domestik dan *international payment network*, Mandiri ATM juga dapat melayani transaksi dengan kartu bank lain.

MANDIRI ATM SETOR TARIK ATM ini merupakan salah satu jenis mesin ATM untuk transaksi setor tunai, transaksi tarik tunai, transaksi transfer antar bank, dan transaksi pembayaran/pembelian bagi semua nasabah Bank Mandiri yang mempunyai rekening tabungan. Layanan transaksi perbankan lainnya pada mesin Mandiri ATM juga dapat diakses di mesin Mandiri ATM Setor Tarik.

MANDIRI E-COMMERCE Mandiri e-Commerce merupakan layanan penerimaan transaksi Kartu Mandiri maupun Bank lain di toko/*merchant online* yang bekerjasama dengan Bank Mandiri. Mandiri e-commerce memberikan kenyamanan bertransaksi karena pembayaran dilakukan dalam transaksi yang terintegrasi tanpa perlu mengakses kanal perbankan lainnya. Nasabah dapat menggunakan kartu Mandiri maupun bank lain melalui *international payment network*.

MANDIRI DIRECT DEBIT Layanan ini merupakan sarana pembayaran Mandiri Debit yang *frictionless* dan aman di *merchant e-commerce* dengan menggunakan ID transaksi berupa nomor kartu, tanggal kadaluwarsa, serta otorisasi menggunakan OTP. Otorisasi ini dilakukan oleh Bank Mandiri sendiri sebagai penerbit kartu tanpa melibatkan *principal* dengan OTP dikirimkan oleh Bank.

MANDIRI ATM Mandiri ATM offers banking transaction services through ATM machines that facilitate customers to access Mandiri Savings or Mandiri Giro accounts in making cash transactions, checking balances, transfers, payments and purchases using Mandiri Card. Mandiri ATM can also serve transactions using other bank cards through the Domestic Network and International Payment Network.

MANDIRI ATM DEPOSIT AND CASH WITHDRAW It is a type of ATM machine for cash deposit transactions, cash withdrawal transactions, interbank transfer transactions, and payment/purchase transactions for all Bank Mandiri customers with savings accounts. Other banking transaction services at Mandiri ATM can also be accessed at Mandiri ATM Deposit and Cash Withdraw.

MANDIRI E-COMMERCE Mandiri e-Commerce is a service for accepting Mandiri and other Bank Cards transactions at online shops/merchants in collaboration with Bank Mandiri. Mandiri e-commerce provides transaction convenience because payments are made in an integrated transaction flow without the need to access other banking channels. Customers can use Mandiri Card or other bank cards through the International Payment Network.

MANDIRI DIRECT DEBIT The service is a frictionless and secure Mandiri Debit payment facility at e-commerce merchants using transaction ID in the form of card number and expiry date as well as authorization using OTP. The authorization is carried out by the issuing Bank without involving principal with OTP sent by the Bank.

MANDIRI QRIS Layanan ini melakukan penerimaan transaksi pembayaran menggunakan metode *QR Code* di *merchant* Bank Mandiri dengan menggunakan uang elektronik berbasis *server* maupun sumber dana lainnya. QR terstandarisasi oleh Bank Indonesia sehingga memungkinkan penggunanya bertransaksi secara interoperabilitas menggunakan Livin' by Mandiri maupun aplikasi lainnya baik bank maupun non-bank *(fintech)* yang telah terdaftar dan disetujui oleh Bank Indonesia. Mandiri QRIS memberikan kemudahan bertransaksi bagi *merchant* secara nontunai.

MANDIRI CUSTOMER SERVICE MACHINE (CS MACHINE) Layanan ini adalah layanan digital perbankan terbaru Bank Mandiri yang dilengkapi dengan teknologi *biometric verification* untuk layanan penggantian kartu (ganti jenis kartu, ganti kartu rusak, bahkan ganti kartu hilang) serta layanan pembukaan rekening baru. Nasabah dapat bertransaksi secara *self service* di CS *Machine* dengan tahapan transaksi yang praktis (tanpa perlu mengisi formulir), cepat, beroperasi 24 jam, dan tidak perlu antri di cabang.

MANDIRI APPLICATION PROGRAMMING INTERFACE Mandiri Application Programming Interface (API) memberikan kemudahan akses terhadap produk dan layanan perbankan kepada pelaku ekosistem digital yang diintegrasikan pada aplikasi Mitra untuk memanfaatkan layanan perbankan secara mudah dan aman.

DIGITAL LENDING FOR ECOMMERCE AND FINTECH Bank Mandiri bekerja sama dengan perusahaan digital di Indonesia untuk memberikan pinjaman modal kerja *(non-revolving)* kepada UMKM yang terdaftar sebagai *online seller/merchant*. Proses pengajuan dilakukan secara *online* melalui platform partner dan dikirimkan ke Bank Mandiri via API. Dana akan diterima di rekening nasabah setelah pinjaman disetujui. Selain itu bagi perusahaan digital yang belum memiliki platform untuk pengajuan pembiayaan, Bank Mandiri memiliki *website on-boarding* yang dapat memproses pengajuan pinjaman.

MANDIRI QRIS Mandiri QRIS is a payment transaction acceptance service using the QR Code method at Bank Mandiri merchants using server-based electronic money or other sources of funds. QR is standardized by Bank Indonesia so that it allows users to transact interoperably using Livin' by Mandiri and other Bank and Non-Bank (fintech) applications that have been registered and approved by Bank Indonesia. Mandiri QRIS provides convenient cashless transactions for merchants.

MANDIRI CUSTOMER SERVICE MACHINE (CS MACHINE) This service is Bank Mandiri's newest digital banking service, equipped with biometric verification technology for card replacement services (change card type, replace damaged card, and replace lost card) as well as new account opening services. CS Machine allows customers to perform practical and quick self-service transactions (without the need to fill out forms) as it operates for 24 hours, and customers do not need to queue at the branch office.

MANDIRI APPLICATION PROGRAMMING INTERFACE Mandiri Application Programming Interface (API) provides ease of access to banking products and services for digital ecosystem players integrated into the Partner application to take advantage of banking services in an easy and safe manner.

DIGITAL LENDING FOR E-COMMERCE AND FINTECH Bank Mandiri collaborates with digital companies in Indonesia to provide working capital loans (non-revolving) to MSMEs registered as online sellers/merchants. The submission process is carried out online through the partner platform and sent to Bank Mandiri via API. Funds will be received in the customer's account after the loan is approved. In addition, for digital companies that have not had a platform for loan applications, Bank Mandiri has an on-boarding website to process loan applications.

DIGITAL LENDING FOR VALUE CHAIN BUSINESS Layanan ini merupakan produk pembiayaan usaha yang diberikan oleh Bank Mandiri kepada nasabahnya yang berjualan melalui platform digital. Nasabah dapat mencairkan pinjaman sesuai nominal yang diinginkan secara berulang *(revolving),* selama belum mencapai batas limit pinjaman. Proses pengajuan dilakukan secara *online* melalui platform *partner* yang bekerja sama dengan Bank Mandiri dan dikirimkan ke Bank Mandiri via API. Selanjutnya, nasabah dapat mengecek status pengajuan pinjamannya melalui platform partner.

KOPRA Kopra memberikan layanan *digital single access* yang menjadi pusat aktivitas informasi dan transaksi finansial bagi ekosistem bisnis para pelaku usaha di segmen *wholesale* dan *value chain*-nya secara *end to end* (hulu ke hilir).

MANDIRI INTERNET BISNIS Layanan ini adalah layanan *e-banking* untuk melakukan transaksi finansial dan nonfinansial dengan aplikasi *internet banking* yang diperuntukkan bagi nasabah bisnis dari segmen perorangan dan perusahaan, khususnya kategori perusahaan kecil dan menengah. Fitur yang terdapat dalam layanan Mandiri Internet Bisnis meliputi informasi umum rekening, transfer, pembayaran, pembelian, adminisstrasi, infomasi bisnis dan aktivitas bisnis.

DIGITAL LENDING FOR VALUE CHAIN BUSINESS This service is a business financing product provided by Bank Mandiri to its customers selling products through the Digital Platform. Customers can withdraw the loan according to the desired nominal repeatedly (revolving loan) if it has not reached the loan limit. The submission process is carried out online through a partner platform in collaboration with Bank Mandiri and sent to Bank Mandiri via API. Furthermore, customers can check the status of their loan application through the partner platform.

KOPRA Kopra provides digital single-access services as the center of information and financial transaction activities for the business ecosystem of business actors in the wholesale segment and its end-to-end value chain.

MANDIRI INTERNET BUSINESS This service is an e-banking service for making financial and non-financial transactions with the internet banking application that is intended for business customers from individual and corporate segments, particularly the Small and Medium Enterprise category. The features of Mandiri Internet Business service include general account information, transfers, payments, purchases, administration, business information and business activities.

PRODUK DAN LAYANAN BERKELANJUTAN [GRI 2-6] [OJK F.28]

Menyadari pentingnya penerapan keuangan berkelanjutan dalam skala nasional, Bank Mandiri mendukung pemerintah dalam memulai dan menggalakkan keuangan berkelanjutan melalui perannya sebagai *"First Movers on Sustainable Banking"* di Indonesia. Sebagai *role model* di bidang keuangan berkelanjutan, Bank Mandiri menyediakan produk dan layanan yang berkelanjutan, salah satunya *sustainable/green/social bonds* yaitu instrumen keuangan yang bersifat hutang, yang hasilnya akan disalurkan untuk membiayai proyek-proyek berwawasan lingkungan, pengembangan sosial, atau kombinasi keduanya. Bank Mandiri telah menyusun *sustainable/green/social bonds* yang disesuaikan dengan regulasi OJK dan ketentuan-ketentuan lain yang berlaku secara nasional maupun internasional. Pembiayaan untuk proyek-proyek ini disesuaikan dengan kebijakan risiko Bank Mandiri.

KEBIJAKAN DAN TANGGUNG JAWAB PRODUK DAN LAYANAN YANG ADIL DAN SETARA

[FS15] [OJK F.17]

Bank Mandiri memastikan bahwa setiap layanan dan produk yang dipasarkan memberikan manfaat bagi para nasabah, adil dan setara. Komitmen ini dinyatakan dengan kepatuhan Bank Mandiri terhadap peraturan perundangan yang berlaku, di samping proses pemeriksaan yang menyeluruh sebelum produk dan layanan tersebut diluncurkan. Sebagai contohnya, penyusunan *sustainable/green/social bonds,* Bank Mandiri berpedoman pada International Capital Market Association (ICMA), untuk kemudian ditinjau oleh pihak eksternal yang independen, sebelum akhirnya disetujui oleh Komite Manajemen Risiko. Penyusunan sustainable/green/social bonds ini melalui berbagai tahapan sebagai berikut:

1. 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.
2. Merumuskan mekanisme evaluasi dan seleksi *eligible asset*.
3. Merumuskan mekanisme pengelolaan dana yang diperoleh.
4. Merumuskan mekanisme pelaporan penggunaan dana dan dampak dari setiap penerbitan *sustainable/green/social bonds*.

SUSTAINABLE PRODUCTS AND SERVICES

[GRI 2-6] [OJK F.28]

As a leader in promoting sustainable finance at a national level, Bank Mandiri supports the Indonesian government in its efforts to advance this crucial initiative. By taking on the role of "First Movers on Sustainable Banking," Bank Mandiri is setting an example for others to follow. To further its commitment to sustainable finance, the bank offers a range of sustainable products and services, including green, social, and sustainable bonds. These bonds finance environmentally responsible and socially impactful projects, and have been structured in accordance with regulations set forth by the OJK and other national and international bodies. Bank Mandiri carefully manages the risk associated with these projects, ensuring that funding is aligned with the bank's risk policy.

FAIR AND EQUAL PRODUCT AND SERVICE POLICY AND RESPONSIBILITIES

[FS15] [OJK F.17]

Bank Mandiri ensures that all marketed services and products provide fair and equal benefits for customers. This commitment is demonstrated through its compliance with relevant laws and regulations, as well as through a rigorous inspection process prior to launching these products and services. To further this commitment, Mandiri has established a sustainable/green/social bonds framework that adheres to the criteria set by the International Capital Market Association (ICMA), and this framework will be reviewed by an independent external party for approval by the Risk Management Committee.The formation of sustainable/green/social bonds framework goes through various stages as follows:

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

5. Meminta persetujuan RMPC (Risk Committee) atas *framework sustainable/green/social* yang sudah ditinjau oleh *Second Party Opinion.*
6. Melakukan penerbitan *sustainability/green/social bonds* sesuai dengan kebutuhan likuiditas bank dan kondisi pasar.
7. Pemantauan dan pelaporan hasil penerbitan *sustainability/green/social bonds.*

DAMPAK PRODUK KEUANGAN BERKELANJUTAN

Selain dampak positif dalam bidang ekonomi, Bank Mandiri menyediakan produk dan layanan yang memiliki manfaat sosial dan lingkungan. Produk Bank Mandiri yang bersifat inklusif di antaranya KUR/KUM (Kredit Usaha Rakyat/Kredit Usaha Mikro), yang berdampak positif dalam meningkatkan kesejahteraan masyarakat, mengurangi kemiskinan serta kesenjangan sosial. Sedangkan produk-produk berwawasan lingkungan dikembangkan sebagai upaya pencegahan perubahan iklim, dengan

5. Request RMPC (Risk Committee) approval for a sustainable/green/social framework that has been reviewed by the Second Party Opinion.
6. Issuing sustainability/green/social bonds in accordance with the Bank's liquidity needs and market conditions.
7. Monitoring and reporting on the issuance of sustainability/green/social bonds.

IMPACT OF SUSTAINABLE FINANCIAL PRODUCTS

In addition to having a positive impact on the economy, Bank Mandiri provides products and services with social and environmental benefits. The Bank's inclusive financing programs, such as KUR (Government Program Micro Loan)/KUM (Micro Productive Loan)have a positive impact on improving community welfare, reducing poverty and inequality. Futhermore, Bank Mandiri has developed environmentally responsible products as a response to the challenges of climate change, with the goal of supporting the achievement

tujuan untuk mendukung pencapaian *Sustainable Development Goals* (SDGs). Tidak terdapat dampak negatif pada produk dan layanan karena Bank Mandiri telah mengimplementasikan proses *due diligence,* yaitu perhitungan yang teliti, pemeriksaan, pemantauan, dan evaluasi. [OJK F.28]. Seluruh (100%) produk dan layanan Bank Mandiri telah dievaluasi dan dinyatakan aman bagi para pelanggan [OJK F.27]. Di samping itu, seluruh produk Bank Mandiri telah mendapatkan persetujuan dari regulator, seperti BI dan OJK, sehingga tidak terdapat produk yang ditarik kembali pada masa pelaporan. [OJK F.29]

of the Sustainable Development Goals (SDGs). To ensure the safety of its products and services, Bank Mandiri has implemented rigorous due diligence processes, including prudent calculation, inspection, monitoring, and evaluation [OJK F.28]. As a result, all of Bank Mandiri's products and services (100%) have been evaluated and deemed safe for customers [OJK F.27]. Additionally, all Bank Mandiri products have received approval from regulator, such as the Central Bank of Indonesia and the Financial Services. There were no product recalls during the reporting period. [OJK F.29]

KEAMANAN INFORMASI [FN-CB-230a.2]

Bank Mandiri menyadari pentingnya keamanan informasi di tengah tren transformasi perbankan yang didorong oleh perkembangan teknologi. Para Nasabah kini mengadopsi layanan digital. Dengan adanya potensi pencurian, kehilangan dan penyalahgunaan data, serta pengungkapan informasi yang bersifat sensitif, Bank Mandiri berupaya memitigasi risiko yang dapat merusak reputasinya atau berujung pada tuntutan dan kerugian finansial.

Sejak 2018, Bank Mandiri membentuk divisi khusus yaitu Chief Information Security Officer (CISO) Office yang disupervisi oleh Board-Level Committee (Direktur Information Technology dan Direktur Manajemen Risiko) untuk menjaga dan meningkatkan ketahanan dan keamanan informasi dari ancaman serangan siber. CISO Office memiliki *Cybersecurity Framework* yang terdiri atas 3-*pillars execution*. *Cybersecurity Framework* tersebut disusun dengan patuh terhadap regulasi (BI dan OJK), selaras dengan International Standard (ISO 27001) dan *best practice* (NIST *Cybersecurity Framework*, COBIT *Framework*, PCI *Security Standard*), serta adaptif terhadap perkembangan teknologi pengamanan.

INFORMATION SECURITY [FN-CB-230a.2]

Bank Mandiri recognizes the importance of information security in light of the growing trend of banking transformation driven by technological advancements, which is pursuing more customers to adopt digital-based services. With the potential for theft, loss, misuse, and disclosure of sensitive information, it is crucial for the bank to mitigate the risks that could harm its reputation and result in financial losses and lawsuits.

To address this issue, Bank Mandiri established the Chief Information Security Officer (CISO) Office in 2018, which is overseen by a board-level committee composed of the Information Technology Director and the Risk Management Director. The CISO Office is tasked with maintaining and improving the bank's information security and resilience. To achieve this, the CISO Office has developed a Cybersecurity Framework that consists of three pillars of execution. This framework has been developed in accordance with regulatory requirements (BI and OJK), international standards (ISO 27001), and best practices (NIST Cybersecurity Framework, COBIT Framework, PCI Security Standard). The framework is designed to be adaptable to the latest advancements in security technology.

CYBERSECURITY FRAMEWORK

3-PILLARS

GOVERNANCE	PROTECTION	OPERATION
1. *Security Awareness* **Program untuk pegawai:** *Awareness* mengenai klasifikasi, pengamanan, dan pemrosesan (i.e. pengumpulan, pengolahan, penyimpanan, perbaikan, penampilan, penghapusan) data. Media: *podcast, newsletter-poster, sharing session.* **Program untuk nasabah:** *Awareness* mengenai cara bertransaksi yang aman *(anti-fraud-awareness).* Media: *website* & media sosial resmi perusahaan. **2. Ketentuan Pengamanan Data** Mengatur proses pengumpulan, perawatan, pemeliharaan, penggunaan dan penyimpanan data. Contoh: Testing *backup & restore*, enkripsi dan pemegang *key*-enkripsi, *database* administrator. **3. Struktur Organisasi & Personil** - *Dedicated team* untuk operasional *cybersecurity.* - Pengembangan kapabilitas personil melalui *training* & sertifikasi profesional terkini.	**1. *Defense Mechanism*** Implementasi teknologi pengamanan berlapis (aplikasi, jaringan, sistem) untuk melindungi data. Contoh: - *Auto/Semi-automatic firmware update (Antivirus-malware).* - *Blokir removable media* (i.e. usb). **2. *Penetration Testing*** Pengujian peretasan untuk memastikan tidak terdapat celah pada aplikasi, jaringan, sistem: - Regular. - *Ad-hoc* pada pengembangan aplikasi baru. **3. *User Access Management*** Melakukan pembatasan akses terhadap data sesuai dengan SOP dan penggantian *password* secara reguler. Contoh: Otentifikasi dan otorisasi (i.e. *username, password, biometric* - sidik jari & *face recognition*).	**1. *Security operation center* (SOC) 24x7** Mengantisipasi *security incident* secara cepat dan efektif sesuai dengan *international standard* (*certified* ISO 27001) dan mengadopsi *international best practice.* Implementasi pengamanan fisik (i.e. *access door,* CCTV, identifikasi pegawai *support*). **2. *Threat Intelligence*** Mengantisipasi terkait dengan Teknik, taktik *cybersecurity attacker* terkini dengan cara berlangganan kepada sumber yang kredibel. Contoh: Ragam *Indicator of compromised* (IoC), *service provider* terafiliasi dengan interpol. **3. *Vendor Security Assessment/Supply Chain*** Evaluasi aspek *security* meliputi kecukupan dan kecakapan *resource vendor (people, process & technology)* yang bekerjasama. Proses: *Non-Disclosure Agreement.* Metode evaluasi: *interview, questionnaire, site-visit.*
1. Security Awareness **Program for employees:** Awareness of data classification, security, and processing (such as data collection, processing, storage, repair, display, and deletion). **Media:** podcast, newsletter-poster, sharing session. **Program for customers:** Awareness of how to make a safe transaction (anti-fraud awareness). **Media:** official corporate website & social media. **2. Data Security Provisions** Regulating data collection, data treatment, data maintenance, data usage, and data storage. **Example:** Testing backup & restore, encryption and key-encryption holder, database administrator. **3. Organizational Structure & Personnel** - Dedicated to learn cybersecurity operations. - Increasing personnel capability through cutting-edge professional training and certification.	**1. Defense Mechanism** Implementation of multiple security technologies (application, network, and system) to protect data. **Example:** - Auto/Semi-automatic firmware update (Antivirus-malware). - Block removable media (such as USB). **2. Penetration Testing** Hacking testing to ensure that there are no gaps in applications, networks, or systems: - Regular. - Ad-hoc on new application development. **3. User Access Management** Restricting data access in accordance with the SOP, and changing passwords on a regular basis. **Example:** Authentication and authorization (such as username, password, biometric - fingerprint & face recognition).	**1. Security operation center (SOC) 24x7** Anticipating security incidents in a quick and effective manner in accordance with international standards (certified ISO 27001) and adopting international best practices. Implementation of physical security (such as access door, CCTV, and employee identification). **2. Threat Intelligence** Subscribing to credible sources to stay up to date on the latest cybersecurity attacker techniques and tactics. **Example:** Indicators of compromise (IoC) and the service providers affiliated with Interpol. **3. Vendor Security Assessment/Supply Chain** Evaluation of security aspects in collaboration, including the adequacy and proficiency of resource vendors (people, process, and technology). **Process:** Non-Disclosure Agreement **Evaluation method:** interview, questionnaire, site-visit

Regulasi: OJK POJK FTI; BI PBI PJP

Standar Internasional: ISO ISO 27001

Best Practice Internasional: NIST National Institute of Standards and Technology; COBIT 2019; PCI Security Standards Council

SINERGI MANDIRI GROUP MEWUJUDKAN KETAHANAN DAN KEAMANAN SIBER

Bank Mandiri bersama dengan Perusahaan Anak (PA) berkomitmen membangun dan mewujudkan ketahanan dan keamanan siber yang andal pada Mandiri Group. Terdapat proses sinergi melalui kegiatan asistensi dan pemenuhan standar *security requirement* Mandiri Group oleh seluruh PA yang melibatkan CISO Office dan Unit Kerja Manajemen Risiko Operasional. Standar *security requirement* tersebut disusun berdasarkan *Cybersecurity Framework* Bank Mandiri dengan mempertimbangkan kompleksitas sistem dan kerentanan terhadap serangan siber PA. Pemenuhan *standar security requirement* PA dipantau dan dilaporkan secara berkala kepada Dewan Direksi Bank Mandiri dan Perusahaan Anak, serta kepada regulator.

Security Awareness

Program *Security Awareness* untuk menumbuhkan kesadaran mengenai keamanan informasi dalam perilaku sehari-hari yang pada akhirnya menjadi budaya *(culture)* bank. Bank Mandiri melakukan sertifikasi *security awareness* setiap tahun kepada seluruh pegawai (seluruh level pegawai di kantor domestik dan luar negeri) serta pihak ketiga/ kontraktor. Selain itu juga dilaksanakan program *campaign security awareness* rutin dalam berbagai media yaitu *newsletter* (bulanan), *poster* (triwulanan), *podcast* (triwulanan), dan *phishing drill* (semesteran). Beberapa topik *campaign security awareness* yang telah dilakukan antara lain mengenai proteksi keamanan data, menjaga kerahasiaan data, tren serangan siber terkini, cara mengidentifikasi dan menghindari *phishing*, dan keamanan bertransaksi *online*.

Selain itu, Bank Mandiri terus meningkatkan *security awareness* nasabah dengan program edukasi melalui berbagai kanal resmi Bank seperti *website*, media sosial (Instagram, Facebook, Twitter), YouTube. Contoh edukasi melalui *website* bankmandiri.co.id dengan tautan Keamanan Transaksi Digital yang memuat edukasi menjaga kerahasiaan data pribadi seperti PIN, masa berlaku kartu, tiga angka CVV dibelakang kartu, limit kartu, User ID, kata sandi, dan OTP.

MANDIRI GROUP SYNERGY REALIZES CYBER RESILIENCE AND SECURITY

Bank Mandiri and its Subsidiaries are dedicated to establishing and upholding robust cyber security and resilience within the Mandiri Group. Collaboration is fostered through collaborative initiatives and compliance with Mandiri Group security standards, executed by all subsidiaries in synergy with the CISO Office and the Operational Risk Management Unit. These security standards are crafted in accordance with Bank Mandiri's Cybersecurity Framework, considering the intricacy of the systems and the susceptibility of the subsidiaries to cyber threats. The compliance with subsidiary security standards is consistently monitored and reported to both the Board of Directors of Bank Mandiri and its Subsidiaries, as well as relevant regulatory bodies.

Security Awareness

Security Awareness Program at Bank Mandiri aims to cultivate a culture of information security awareness within the organization. Bank Mandiri conducts annual security awareness certification for all employees (all levels of employees at domestic and foreign offices) and third parties/contractors. In addition, Bank Mandiri carries out routine security awareness campaign programs through various range of media, including newsletter (twelve times a year), poster (four times a year), podcast (four times a year), and phishing drill (two times a year). The security awareness campaign covers several topics, such as data security protection, confidentiality, cyber attack trends, phishing prevention, and online transaction security.

To further enhance customer security awareness, Bank Mandiri offers educational programs through official channels such as its website, social media platforms, and YouTube. The education programs available on the website, bankmandiri.co.id, include a Digital Transaction Security link with information on protecting personal data, such as PIN codes, card validity, CVV numbers, card limits, User IDs, passwords, and OTP codes.

Pengembangan Kapasitas pada Keamanan Data Privasi

Penguatan aspek *people* dilakukan dengan pengembangan kecakapan (kapasitas dan kapabilitas) sumber daya manusia secara berkelanjutan. Bank Mandiri memberikan pelatihan dan sertifikasi terkait Data *Privacy & Security* untuk mengembangkan *soft skill* dan *hard skill* secara berkala (minimum sekali setahun) kepada seluruh pegawai termasuk vendor/ kontraktor dengan topik bahasan berikut:

1. Pelatihan dan sertifikasi untuk pegawai antara lain: CISM *(Certified Information Security Manager)*, CISSP *(Certified Information Systems Security Professional)*, CRISC *(Certified in Risk and Information Systems Control)*, ISO 27001 *Lead Implementer*, ISO 27001 *Lead Auditor*, CISA *(Certified Information Systems Auditor)*, CEH *(Certified Ethical Hacker)*, CHFI *(Computer Hacking Forensic Investigator)*, serta *training* berupa *product-based knowledge* untuk memperdalam dan ekspertise terhadap produk sistem pengamanan yang dimiliki Bank.

2. Pelatihan untuk vendor/kontraktor: *Internal training* kepada pegawai vendor yang bekerja untuk *support* operasional.

Pengembangan *soft skill* diberikan melalui berbagai pelatihan, antara lain *leadership mindset, strategic thinking, creative thinking, design thinking, problem solving, presentation skill,* dan *negotiation skill*.

Pelatihan dan sertifikasi diberikan melalui berbagai metode baik *training* secara *onsite* maupun secara *online (virtual)* melalui platform seperti *LinkedIn Learning* dan *Coursera*.

Executive Oversight

Keseriusan Bank Mandiri dalam memantau keamanan informasi dinyatakan dengan keterlibatan Dewan Komisaris dan Direksi secara langsung dalam topik ini melalui Komite Pemantau Risiko, Board Audit Committee dan Komite Tata Kelola Terintegrasi yang dilakukan secara berkala. Agenda pembahasan pada rapat komite tersebut antara lain yaitu pelaporan inisiatif ESG aspek *Privacy and Data Security* triwulanan, Sistem pengamanan berlapis Bank Mandiri *(multi-*

Capacity Development on Data Privacy Security

The strengthening of the people aspect is achieved through the continuous development of human resource competencies (capacity and capability). Bank Mandiri provides training and certification related to Data Privacy & Securit programs to enhance both soft skills and hard skills on a regular basis (at least once a year) to all employees, including vendors/contractors with relevant topic:

1. Training and certification for employees: CISM (Certified Information Security Manager), CISSP (Certified Information Systems Security Professional), CRISC (Certified in Risk and Information Systems Control), ISO 27001 Lead Implementer, ISO 27001 Lead Auditor, CISA (Certified Information Systems Auditor), CEH (Certified Ethical Hacker), CHFI (Computer Hacking Forensic Investigator), as well as training in the form of product-based knowledge to deepen their expertise the Bank's security system products.

2. Training for vendors/contractors: Internal training for vendor employees which working for operational support.

Development of soft skills is provided through several trainings, including leadership mindset, strategic thinking, creative thinking, design thinking, problem solving, presentation skill, and negotiation skill.

Training and certification are provided through several methods, both onsite and online (virtual) training through platforms, such as LinkedIn Learning and Coursera.

Executive Oversight

Bank Mandiri demonstrates its commitment to ensuring the security of information by actively involving its Board of Commissioners and Directors in regular monitoring efforts through the use of specialized committees, such as the Risk Monitoring Committee, Board Audit Committee, and Integrated Governance Committee. These committees regularly discuss and review important topics related to information security, such as quarterly monitoring of ESG initiatives, the implementation of

layer defense mechanism), serta pemenuhan standar *security requirement* Mandiri Group.

Audit Keamanan Informasi

Bank Mandiri melakukan audit secara berkala terhadap seluruh aktivitas pengamanan informasi dan proses bisnis kritikal, termasuk perlindungan nasabah, *data privacy* dan *fraud management* dengan mengacu pada ketentuan internal dan regulator. Audit dilaksanakan sebagai berikut:

1. Audit Internal
   Sepanjang tahun 2022, Satuan Kerja Audit Internal (SKAI) telah melakukan *security audit* yang difokuskan pada area dan sistem kritikal yang merupakan bagian dari pelaksanaan *Annual Audit Plan* yang dilakukan rutin setiap tahun.
2. Audit Eksternal
   Pada Oktober 2022, pada area *security, system resilience* dan *data privacy* juga telah dilakukan audit oleh *reputable external* auditor (pihak eksternal yang independen) yang mengacu pada *best practices*. Ruang lingkup audit meliputi keamanan informasi yang memenuhi prinsip *confidentiality, integrity, two factor authentication, non repudiation* dan *availability*, serta aspek *privacy data,* dan *fraud management*. Pelaksanaan audit TI oleh pihak eksternal dilakukan secara berkelanjutan setiap tahun.

Selain itu, telah dilakukan asesmen oleh pihak *independent external assessor* yaitu Badan Siber dan Sandi Negara (BSSN) terkait:

1. **Asesmen Cyber Security Maturity (CSM)** dengan hasil tingkat kematangan 5 – "Optimal" (nilai tertinggi). Asesmen CSM merupakan instrumen dari BSSN untuk menilai tingkat kematangan keamanan siber suatu organisasi, termasuk di dalamnya penilaian kematangan pengelolaan dan pelindungan kerahasiaan data pribadi *(data privacy).*
2. **Pengukuran Tingkat Maturitas Penanganan Insiden (TMPI)** dengan hasil tingkat kematangan 5 – "Optimis" (nilai tertinggi). TMPI merupakan alat untuk memetakan tingkat kesiapan organisasi dalam penanggulangan dan pemulihan insiden

multi-layer defense mechanisms, and adherence to group-wide IT security requirements.

Information Security Audit

Bank Mandiri periodically conducts audits on all activities related to information security and critical business processes, including customer protection, data privacy and fraud management with reference to internal and regulatory requirements. The audit is carried out as follows:

1. Internal Audit
   In 2022, Internal Audit Dision (SKAI) has conducted a security audit that put an emphasis on critical areas and systems as part of the implementation of the Annual Audit Plan carried out on a regular basis.
2. External Audit
   In October 2022, an external audit was conducted in the domains of security, system resilience, and data privacy by highly reputable independent auditors. These auditors adhered to industry best practices in the conduct of the audit. The audit's scope comprised information security which aligned with the principles of confidentiality, integrity, two-factor authentication, non-repudiation, and availability, as well as aspects of data privacy and fraud management. To ensure a continuous level of assurance, the implementation of IT audits by external parties is performed on an annual basis.

The bank has also been assessed by an independent external assessor, namely the National Cyber and Crypto Agency (BSSN) related to:

1. **Cyber Security Maturity (CSM)** Assessment with a maturity level of 5 – "Optimal" (highest score). CSM assessment is BSSN's instrument to assess the maturity level of an organization's cyber security, including an assessment of the maturity of management and protection of personal data confidentiality (data privacy).
2. **Incident Handling Maturity Level Measurement (TMPI**) with a maturity level of 5 – "Optimistic" (highest score). TMPI is an instrument to map the level of organizational readiness in handling and recovering cyber security incidents, including

keamanan siber, termasuk dalam mendeteksi dan merespon apabila terdapat insiden kebocoran data pribadi akibat celah keamanan sistem.

Sistem Pengamanan Berlapis dan 24/7 *Monitoring* oleh Security Operation Center (SOC)

Bank Mandiri mengimplementasikan perangkat keamanan *best-in-class* yang optimal sesuai fungsi dan penerapan arsitektur berlapis untuk mengamankan sistem dan data Bank, serta mengidentifikasi dan *block anomali security event* pada masing-masing lapisan yaitu:

1. Aplikasi yang diakses nasabah. Contoh: Pengamanan transaksi dengan PIN.
2. Jaringan. Contoh: *Firewall* yang dilengkapi *Intrussion Prevention System* (IPS).
3. *Endpoint* (PC/Laptop). Contoh: *Antimalware*.
4. Server (Server Cabang & Data Center). Contoh: *Antimalware*.

Bank Mandiri telah memiliki kapabilitas mendeteksi dan menangani serangan siber melalui Security Operation Center (SOC) yang beroperasi selama 24x7 jam.

detecting, and responding if there is an incident of personal data leakage due to system security holes.

Multi-Layer Security System and 24/7 Monitoring by Security Operation Center (SOC)

Bank Mandiri implements optimal best-in-class security devices according to function and application of multi-layer architectures to secure Bank systems and data, as well as identify and block security event anomalies at respective layer, namely:

1. Application accessible to customers, such as Transaction security with a PIN.
2. Network, such as a firewall equipped with Intrusion Prevention System (IPS).
3. Endpoint (PC/Laptop), such as Antimalware.
4. Server (Branch Server & Data Center), such as Antimalware.

Bank Mandiri has the capability to detect and handle cyber-attacks through Security Operation Center (SOC) operating 7x24 hours. SOC together with

SOC bersama unit kerja terkait terdaftar sebagai Computer Security Incident Response Team (CSIRT) Bank Mandiri yang terdaftar pada Badan Siber dan Sandi Negara (BSSN) untuk berkolaborasi, memudahkan koordinasi, dan sharing informasi apabila terdapat insiden siber. CSIRT melakukan pengujian dan simulasi insiden keamanan TI secara berkala untuk melatih kesiapan respon atas insiden.

Setiap even dan insiden keamanan informasi dikelola secara konsisten, efektif dan terukur. SOC secara proaktif menindaklanjuti informasi perkembangan serangan siber terkini melalui *subscription* kepada *reputable threat intelligence service* untuk memperoleh informasi tentang teknik, taktik, prosedur, serta teknologi ancaman serangan siber terkini serta langkah mitigasi untuk diterapkan pada sistem pengamanan berlapis Bank.

Fraud Management

Bank Mandiri melakukan pengelolaan risiko *fraud* dalam rangka menjaga keamanan transaksi sesuai POJK No.39/2019 yang terdiri atas 4 pilar strategi anti-fraud (Pencegahan; Deteksi; Investigasi; Pelaporan dan Sanksi; serta Pemantauan; Evaluasi dan Tindak Lanjut).

Bank memiliki *Fraud Detection System* (FDS) atas transaksi mencurigakan yang berpotensi merugikan nasabah dan Bank yaitu:

1. *Fraud Risk Management System* (FRMS)
   Sistem berbasiskan *machine learning* dalam melakukan *profiling* nasabah berfungsi mendeteksi anomali *behavior* transaksi pada seluruh retail *channel* Bank seperti Livin, EDC, ATM dan juga potensi *fraud* di cabang.
2. *Anti Fraud Application System* (AFAS)
   Sistem ini mendeteksi potensi *fraud* pengajuan kredit fiktif di seluruh produk *retail lending* (KSM, KUM, KUR, KPR, Kartu Kredit dan SME).
3. Sistem pendeteksi *fraud* lainnya untuk transaksi SWIFT dan *fraud* akibat *malware* pada *browser* nasabah.

Seluruh sistem *anti-fraud* dimonitor oleh unit operasional *anti-fraud* yang bertugas 24x7 untuk menjaga keamanan transaksi di seluruh *retail channel* Bank Mandiri.

related work units have been registered as Bank Mandiri's Computer Security Incident Response Team (CSIRT) registered in the National Cyber and Crypto Agency (BSSN) to collaborate, facilitate coordination, and share information when a cyber incident occurs. CSIRT conducts periodic testing and simulation of IT security incidents to train incident response readiness.

All information security events and incidents are managed in a consistent, effective, and measurable manner. SOC proactively follows up on information on the latest cyber-attack developments by subscribing to a reputable threat intelligence service to obtain information on techniques, tactics, procedures, and technology for the latest cyber attack threats and mitigation measures to be applied to the Bank's multi-layer security system.

Fraud Management

Bank Mandiri carries out management of fraud risk in order to maintain transaction security in accordance with OJK Regulation No.39/2019 consisting of 4 pillars of anti-fraud strategy (Prevention; Detection; Investigation; Reporting and Sanctions; and Monitoring; Evaluation and Follow-up).

The Bank has a Fraud Detection System (FDS) for suspicious transactions with the potential to harm customers and the Bank, namely:

1. Fraud Risk Management System (FRMS)
   In carrying out customer profiling, the machine learning-based system serves to detect transaction behavior anomalies in all retail channels of the Bank such as Livin', EDC, ATM and also potential fraud at branches.
2. Anti Fraud Application System (AFAS)
   The system detects the potential for fraud of fictitious credit application in all retail lending products (KSM, KUM, KUR, KPR, Credit Card and SME).
3. Another fraud detection system for SWIFT transactions and fraud due to malware on customer browsers.

All anti-fraud systems are monitored by anti-fraud operational unit on duty 24x7 to maintain transaction security in all Bank Mandiri's retail channels.

Vendor Security Assessment

Bank Mandiri juga menyadari adanya risiko ancaman keamanan informasi dari pihak eksternal *(supply chain)* yang bekerja sama dengan Bank Mandiri. Untuk itu, CISO Office secara rutin melakukan pemeriksaan keamanan informasi yang diterapkan oleh organisasi pihak ketiga *(people, process, technology),* sesuai dengan kepentingan keterlibatan mereka dengan Bank Mandiri. Pemeriksaan dilakukan melalui metode pengisian kuesioner, *interview*, dan/atau *site visit*.

Pengujian Ketahanan dan Keamanan Siber

Dalam rangka menjaga dan mengevaluasi ketahanan dan keamanan siber, Bank Mandiri secara berkala melakukan pengujian ketahanan dan keamanan siber sesuai dengan regulasi yang berlaku, yaitu:

1. Pengujian berdasarkan analisis kerentanan
   Bank Mandiri melakukan *penetration testing* untuk setiap pengembangan aplikasi baru dan secara berkala terhadap aplikasi *internet-facing* dan/atau *very critical* minimal sekali dalam setahun. *Penetration testing* dilakukan oleh pihak *independent* eksternal yang bersertifikasi standar *penetration tester* internasional.

2. Pengujian berdasarkan skenario
   Bank Mandiri melakukan pengujian berdasarkan skenario melalui aktivitas-aktivitas:
   a. ***Table-top Exercise (Cybersecurity Drill)***
      Aktivitas pengujian berbasis diskusi di mana masing-masing personil dari lintas unit kerja berkumpul dan mendiskusikan langkah-langkah penanganan dan penanggulangan apabila terjadi insiden siber sesuai dengan tugas masing-masing. Aktivitas pengujian ini dilakukan dengan melibatkan unit kerja yang relevan antara lain unit kerja IT, unit kerja risk management, unit kerja business continuity, unit kerja customer care, dan unit kerja corporate secretary. Contoh skenario yang telah diuji antara lain: *ransomware attack, illegal hacking, unauthorized access, data leakage, e-mail threat,* dan lain-lain.

      Bank Mandiri bekerjasama dengan *reputable* konsultan internasional (pihak independen eksternal) dalam penyusunan skenario dan pelaksanaan aktivitas *table-top exercise* guna

Vendor Security Assessment

Bank Mandiri is also aware of the risk of information security threats from external parties (supply chain) in collaboration with Bank Mandiri. For this reason, the CISO Office carries out regular information security inspections implemented by third-party organizations (people, process, technology), in accordance with the interests of their involvement with Bank Mandiri. Inspection is carried out through questionnaires, interviews, and/or site visits.

Testing for Cyber Security and Resilience

In order to maintain and evaluate cyber security and resilience, Bank Mandiri regularly conducts cyber security and resilience test in accordance with applicable regulations, namely:

1. Vulnerability analysis-based testing
   Bank Mandiri regularly conducts penetration testing for all new application developments and internet-facing and/or very critical applications at least once a year. Penetration testing is carried out by external independent parties with international penetration tester standard certification.

2. Scenario-based testing
   Bank Mandiri conducts scenario-based testing through the following activities:
   a. **Table-top Exercise (Cybersecurity Drill)**
      Discussion-based testing activity where all personnel from across work units gathered and discussed measures for handling and countermeasures in the event of a cyber incident in accordance with their respective duties. The testing activity was carried out by involving relevant work units, including IT, risk management, business continuity, customer care, and corporate secretary. The tested scenarios included ransomware attack, illegal hacking, unauthorized access, data leakage, email threat, and others.

      Bank Mandiri collaborated with a reputable international consultant (independent external party) in preparing scenarios and implementing table-top exercise activities to

mengadopsi tren serangan siber terkini serta *best practice* pelaksanaan pengujian.

b. ***Social Engineering Exercise (Phishing Drill)***
Aktivitas pengujian berupa simulasi serangan *social engineering (phishing)* melalui email yang meminta pegawai untuk membocorkan informasi sensitif seperti kata sandi. Aktivitas pengujian ini dilakukan dengan menggunakan *phishing drill tool* yang secara otomatis dapat mengirimkan simulasi *phishing e-mail* kepada seluruh pegawai. Aktivitas ini bertujuan untuk membantu pegawai dalam mengidentifikasi dan melaporkan apabila menerima *phishing* email secara *near-real experience*.

c. ***Adversarial Attack Simulation Exercise* (AASE)**
Aktivitas pengujian berupa simulasi serangan *real-life attack* oleh *reputable* konsultan internasional (pihak independen eksternal) yang menggunakan *latest and customized* taktik, teknik, dan prosedur dari serangan siber di dunia nyata dengan menargetkan

adopt the latest cyber attack trends and best practices of testing implementation.

b. **Social Engineering Exercise (Phishing Drill)**
The testing activity was in the form of social engineering (phishing) attack simulation via email that asks employees to divulge sensitive information such as passwords. The testing activity was carried out using a phishing drill tool to automatically send simulated phishing emails to all employees. The activity aims to assist employees to identify and report when receiving phishing emails in a near-real experience.

c. **Adversarial Attack Simulation Exercise (AASE)**
The testing activity was in the form of a simulation of a real-life attack by a reputable international consultant (an external independent party) using the latest and customized tactics, techniques, and procedures for cyber-attacks in the real world

aspek *people, process, technology* untuk menguji ketahanan siber. Aktivitas pengujian ini dilakukan minimal dengan bekerjasama dengan konsultan internasional bereputasi (pihak independen eksternal) dalam penyusunan skenario dan pelaksanaan aktivitas AASE guna mengadopsi taktik, teknik, dan prosedur serangan siber terkini serta *best practice* pelaksanaan pengujian. Contoh skenario yang telah diuji antara lain: Mendapatkan *unauthorized access,* pencurian *source code* aplikasi dari *code repository,* penonaktifkan sistem pertahanan; pencurian data rahasia dari *data center.* Hasil dari pengujian ini yaitu objektif serangan tidak tercapai pada semua skenario serangan yang ditargetkan, serta hasil penilaian "Baik" pada seluruh aspek penilaian kontrol keamanan.

Hasil pengujian ketahanan dan keamanan siber tersebut dilaporkan kepada Direksi dan regulator sesuai ketentuan yang berlaku.

Continuous Improvement

Bank Mandiri senantiasa melakukan perbaikan berkelanjutan *(continuous improvement)* untuk meningkatkan ketahanan dan keamanan siber yang andal. Beberapa upaya *continuous improvement* yang telah dilakukan selama tahun 2022 adalah:

1. Pengukuran Indeks KAMI (Keamanan Informasi) dengan hasil pengukuran status kesiapan "Baik" (nilai tertinggi). Indeks KAMI merupakan *tool* dari BSSN untuk menilai kesiapan organisasi dalam sertifikasi ISO 27001:2013.

   Sebagai tindak lanjut, Bank telah memperoleh sertifikasi ISO 27001:2013 dengan ruang lingkup: *security operation center to manage cyber security threats in banking systems and cyber operations;* agar proses deteksi, respon, dan mitigasi atas insiden siber sesuai dengan standar internasional.

2. Akreditasi Laboratorium Forensik Digital oleh Komite Akreditasi Nasional (KAN) agar investigasi dan proses forensik digital patuh/*comply* terhadap standar internasional ISO/IEC 17025:2017.

by targeting people, processes, technology aspects to test cyber resilience. The testing activity was carried out, at a minimum, by collaborating with a reputable international consultant (external independent party) in scenario preparation and implementation of AASE activity to adopt the latest cyber-attack tactics, techniques, and procedures as well as best practices of testing implementation. The tested scenarios covered obtaining unauthorized access, stealing application source code from the code repository, deactivating the defense system; theft of confidential data from the data center. The results of the test were to prevent the attack in all targeted attack scenarios and obtained a "Good" assessment in all aspects of the security control assessment.

The results of the cyber security and resilience testing are reported to the Board of Directors and regulator in accordance with applicable regulations.

Continuous Improvement

Bank Mandiri always makes continuous improvements to increase reliable cyber security and resilience. In 2022, the company has made several continuous improvement efforts, including:

1. KAMI (Information Security) Index measurement with the results on readiness status of "Good" (the highest score). The KAMI index is a BSSN instrument to assess organizational readiness for ISO 27001:2013 certification.

   As a follow-up, the Bank obtained ISO 27001:2013 certification with the scope of security operation center to manage cyber security threats in banking systems and cyber operations; so that the process of detection, response, and mitigation of cyber incidents complies with international standards.

2. Accreditation of the Digital Forensic Laboratory by the National Accreditation Committee (KAN) so that digital forensic investigations and processes comply with the international standard ISO/IEC 17025: 2017.

3. Menjaga dan meningkatkan IT *Maturity Level* yang berada pada level 4 sesuai hasil asesmen COBIT 2019 oleh konsultan internasional bereputasi (pihak independen eksternal) untuk objektif terkait *security* yaitu APO13 *(Managed Security)* dan DSS05 *(Managed Security Services)*.

4. Pada Indonesia *Industry* 4.0 *Readiness Index* (INDI 4.0), Bank Mandiri telah mendapatkan nilai akhir 4.00 dari skala 4.00 (nilai tertinggi) pada bidang Keamanan *Cyber* melalui *assessment* yang dilakukan oleh lembaga independen yang ditunjuk Kementerian Perindustrian dan Kementerian BUMN.

Data Privacy and Protection Policy

Bank Mandiri mengutamakan menjaga privasi data nasabah sebagai bagian dari pelaksanaan Hak Asasi Manusia (HAM). Kami melindungi informasi pribadi pelanggan melalui langkah-langkah keamanan teknologi, proses dan administratif, organisasi, serta keamanan secara fisik. Bank Mandiri mengembangkan kode etik/perilaku bisnis termasuk standar tentang bagaimana karyawan harus melindungi informasi rahasia pelanggan.

Oleh karena itu, sejak nasabah membuka rekening di Bank Mandiri, nasabah wajib mengisi dan memberikan persetujuan sesuai ketentuan yang berlaku. Pelanggan juga diperbolehkan untuk menarik persetujuan tersebut kapan saja. Selanjutnya, Bank Mandiri mensyaratkan *Non Disclosure Agreement* (NDA) kepada pihak ketiga jika ada kerjasama yang menggunakan data nasabah, dan hanya mengirimkan data nasabah sesuai dengan persetujuan nasabah. Bank juga memastikan bahwa penyampaian kampanye mendapatkan persetujuan nasabah.

Tata kelola pengelolaan data nasabah telah dituangkan dalam kebijakan operasional yaitu Standar Prosedur Pengelolaan Data dan Pedoman Teknis Operasional penyediaan data internal dan eksternal. Informasi lebih lanjut mengenai kebijakan privasi dan keamanan data (termasuk anak perusahaan Bank Mandiri) dapat diakses melalui *website* resmi Bank Mandiri dan anak perusahaan.

3. Maintaining and improving IT Maturity Level which is at level 4 according to the results of the 2019 COBIT assessment by a reputable international consultant (independent external party) for security-related objectives, namely APO13 (Managed Security) and DSS05 (Managed Security Services).

4. In the Indonesia Industry 4.0 Readiness Index (INDI 4.0), Bank Mandiri has received a final score of 4.00 on a scale of 4.00 (the highest score) in Cyber Security through an assessment conducted by an independent agency appointed by the Ministry of Industry and the Ministry of SOEs.

Data Privacy and Protection Policy

Bank Mandiri prioritizes maintaining customer data privacy as part of the implementation of Human Rights (HR). To achieve this, Bank Mandiri employs a comprehensive approach to security that encompasses technological, process and administrative, organizational, and physical measures. All of employees are held to a strict code of conduct that requires the protection of customer confidential information.

When opening a savings account at Bank Mandiri, customers are required to complete necessary forms and give their approval in accordance with relevant regulations. Customers have the right to withdraw their consent at any time. Additionally, Bank Mandiri enters into Non-Disclosure Agreements with third-party collaborators when customer data is involved and only shares such data with the explicit approval of the customer. To ensure full transparency, customer approval is also obtained for all marketing campaigns.

The management of customer data has been formalized in operational policies, namely the Data Management Procedure Standards and Technical Operations Guideline for the provision of internal and external data. Further information regarding the privacy policy and data security (including our subsidiaries) can be accessed through Bank Mandiri and its subsidiaries' official website.

KEBIJAKAN PRIVASI DAN KEAMANAN DATA DI BANK MANDIRI DAN SELURUH ANAK PERUSAHAAN

PRIVACY AND DATA SECURITY POLICIES ON BANK MANDIRI AND ALL SUBSIDIARIES

mandiri	https://www.bankmandiri.co.id/en/tips-aman-transaksi
BSI BANK SYARIAH INDONESIA	https://bsimobile.co.id/tips-melakukan-transaksi-online-agar-lebih-aman/
mandiri tunas finance	https://www.mtf.co.id/id/kebijakan-privasi
mandiri remittance	https://www.mandiriremittance.com/id/privacy-policy/
mandiri taspen	https://www.bankmandiritaspen.co.id/info/id-keamanan-transaksi-digital128/id
mandiri sekuritas	https://www.mandirisekuritas.co.id/id/kebijakan-privasi
mandiri utama finance	https://www.muf.co.id/tips-aman-transaksi
mandiri inhealth	https://www.inhealth.co.id/kebijakan-privasi
AXA mandiri	https://axa-mandiri.co.id/web/customer/kebijakan-privasi
AXA	https://axa.co.id/kebijakan-privasi

Selain itu, dalam rangka melakukan proses harmonisasi data di entitas anak, termasuk privasi dan keamanan data, Mandiri *Subsidiary Management Principle Guideline* (MSMPG) telah mengatur ketentuan tentang pengelolaan data yang dapat diadopsi dan disesuaikan oleh entitas anak. Isu dan topik diskusi terkait pengelolaan data, termasuk privasi dan keamanan data, dilaporkan dan didiskusikan di komite tingkat dewan, yaitu Forum Pengarah Data. Forum Pengarah Data diadakan minimal satu kali dalam setahun yang dihadiri oleh Direktur Manajemen Risiko, Direktur Kepatuhan, Direktur Keuangan dan Strategi, dan Direktur TI.

Hak Nasabah dalam Mengontrol Data

Bank Mandiri memperhatikan dengan seksama pengelolaan kerahasiaan dan keamanan data pribadi melalui implementasi data *governance framework,* yang diadaptasi dari berbagai *best practice,* di antaranya:

1. Nasabah dapat menambah/melengkapi dan mengubah *(rectify, change, control)* data pribadi melalui cabang atau *call center.*
2. Proses *masking* atas data-data yang sensitive.
3. Pengamanan atas kebocoran data melalui implementasi *Data Loss Prevention* (DLP) tool.
4. *Security awareness* berkala untuk edukasi kepada pegawai dan nasabah mengenai pentingnya menjaga kerahasiaan dan keamanan data pribadi.
5. Pelindungan data pribadi dari kehilangan, kebocoran, kerusakan melalui kontrol keamanan yang memadai.

Untuk meminimalisir penyalahgunaan data nasabah, Bank Mandiri telah meluncurkan Livin' Super Apps dengan fitur *liveness detection* dan *face recognition* sehingga nasabah dapat melakukan transaksi finansial melalui *mobile banking*. Dengan fitur ini, data pelanggan langsung tersimpan di sistem tanpa melalui bentuk fisik. Nasabah Livin dapat mengubah/memperbaiki data pribadi, membuka rekening tabungan dan mendaftar kartu kredit, tarik tunai tanpa kartu, transaksi *quick pick favorite*, *top up e-money* instan, dan pembayaran belanja *online*. Bank Mandiri memastikan hak nasabah untuk perbaikan dan pengontrolan data pribadi dapat dilakukan di seluruh cabang atau melalui *call center* 14000.

In addition, in order to perform the data harmonization process in the subsidiaries, including data privacy and security, Mandiri Subsidiary Management Principle Guideline (MSMPG) has regulated provisions on data management to be adopted and adapted by the Subsidiaries. Issues and discussion topics related to data management, including data privacy and security, are reported, and discussed at the board level committee, namely the Data Steering Forum. The Data Steering Forum is held at least once a year attended by Risk Management Director, Compliance Director, Finance and Strategy Director, and IT Director.

Client Rights to Control Data

Bank Mandiri places a strong emphasis on managing personal data privacy and security through the implementation of a comprehensive Data Governance Framework. This framework has been developed by adopting best practices from various sources, including the implementation of:

1. Customer self-service options for rectifying, changing, and controlling personal data through branch offices or the call center.
2. Masking of sensitive data to protect confidential information,
3. Use of Data Loss Prevention (DLP) tools to secure against data leaks.
4. Regular security awareness training for employees and customers to educate them on the importance of maintaining personal data privacy and security
5. Adequate security controls to protect personal data from loss, damage, or leakage.

To enhance the security of our customer data, Bank Mandiri introduced Livin' Supper Apps with liveness detection and face recognition features that allows customers to perform financial transactions through mobile banking, securely storing their personal data in the system. With Livin' Supper Apps, customers have the ability to acsess and rectify personal data, open savings accounts, register for credit cards, make cardless cash withdrawals, quickly access their favorite transactions, instant e-money top-ups, and complete online shopping payments. Additionally, we have ensured that customers have the ability to acsess, rectify and control/deletion their personal data through all branch offices or via the call center at 14000.

Terkait privasi data pelanggan, pada tahun 2022 tidak terdapat pengaduan dari nasabah atas kebocoran akun. [GRI 418-1] [FN-CB-230a.1]

In 2022, there were no reported incidents of customer data leaks, demonstrating our commitment to customer data privacy at Bank Mandiri. [GRI 418-1] [FN-CB-230a.1]

PENERAPAN IT *SECURITY* YANG SELARAS DENGAN *INTERNATIONAL STANDARD*
IMPLEMENTATION OF IT SECURITY THAT ALIGN WITH INTERNATIONAL STANDARDS

ISO 27001:2013
Security Operation Center to manage cyber security threats in banking systems & cyber operations

ISO 9001:2015
Contact Center

ISO 9001:2015
Operation & Development of Data Center, Disaster Recovery Centre & IT Infrastructure

ISO 20000-1:2018
The Service Management System of IT Applications Support Group & IT Infrastructure Group of PT Bank Mandiri (Persero), TBK that support Internal Customer at Jakarta Headquarter

ISO 37001:2016
Anti-Bribery Management System

ISO/IEC 17025:2017
Digital Forensics Laboratory

PENGEMBANGAN AKSES

PENYESUAIAN JUMLAH CABANG DAN LAYANAN

Bank Mandiri berdedikasi untuk memberikan layanan yang unggul para para nasabahnya. Sebagai dampak dari pandemi yang mengubah perilaku transasi pelanggan, Bank Mandiri telah meningkatkan titik layanan pelanggan, baik secara fisik maupun digital. Secara strategis, Bank Mandiri melakukan penyesuaian jaringan kantor, berupa pembukaan kantor di wilayah tertentu, dan penutupan di wilayah lain, dengan mempertimbangkan tingkat penetrasi digital di masing-masing lokasi. Pada tahun pelaporan, Bank Mandiri telah menyesuaikan layannya dengan mengurangi jumlah cabang sebanyak 54 kantor cabang pembantu dan 8 jaringan kantor lainnya, dengan mempertimbangkan tingkat penetrasi digital di setiap lokasi. Hal ini merefleksikan komitmen Bank Mandiri untuk senantiasa menyediakan akses seluas-luasnya kepada masyarakat untuk memperoleh layanan dan produk perbankan melalui pengembangan platform digital dan Agen Mandiri *(branchless banking)*.

ACCESS DEVELOPMENT

ADJUSTMENT OF TOTAL BRANCH OFFICES AND SERVICES

Bank Mandiri is dedicated to delivering exceptional service to its customers. In light of the impact of the pandemic on the manner in which transactions are conducted, the bank has taken measures to enhance its customer service channels both physically and digitally. The bank has strategically adjusted its branch network by opening new branches in select areas and consolidating others, based on the digital adoption rate of each location. During the past fiscal year, Bank Mandiri has optimally realigned its banking services to customers by reducing its number of branches, including 54 sub-branches and 8 additional branches, taking into account the varying levels of digital penetration in each area. This action demonstrates Bank Mandiri's commitment to expanding access to financial services and products through the advancement of digital platforms and the implementation of Mandiri Agent, which provides branchless banking services.

AKSES UNTUK WILAYAH TERTINGGAL [FS13]

Bank Mandiri membuka akses seluas-luasnya pada nasabah melalui kantor-kantor cabangnya dan Agen Mandiri. Agen Mandiri bertanggung jawab untuk melayani nasabah melalui platform digital, tanpa harus pergi ke cabang Bank Mandiri *(branchless banking)*. Agen Mandiri ini merupakan implementasi dari program LAKU PANDAI (Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif) yang diluncurkan oleh OJK sejak tahun 2016, yang mengacu pada POJK No. 19/POJK.03/2014 dan SEOJK No. 6/SEOJK.03/2015.

Agen Mandiri ini tersebar di seluruh wilayah Indonesia, terutama di wilayah berpopulasi rendah seperti di pinggiran kota atau pedesaan. Agen Mandiri berperan penting dalam melayani populasi *underserved,* yang mencakup masyarakat berpendapatan rendah dan tidak teratur, buruh tanpa identitas legal, nasabah yang tidak memilki agunan cukup. Pada tahun pelaporan, Bank Mandiri telah menyebarkan produk perbankan ke seluruh Indonesia, menyediakan kesempatan kerja untuk 156.191 Agen Mandiri yang terdiri dari 156.949 individu dan 142 badan hukum. Agen Mandiri berhasil memberikan tambahan rekening dan dana, total sebesar 2.287.036 rekening dengan volume dana sebesar Rp12,4 Triliun per 31 Desember 2022.

ACCESS FOR DISADVANTAGED AREAS [FS13]

Bank Mandiri provides its customers with the broadest possible access through its branch offices and Mandiri Agents. Mandiri Agents are responsible for serving customers through digital platforms, enabling customers to access banking services without visiting a Bank Mandiri branch. This is part of the LAKU PANDAI program for financial inclusion, which was launched by the Financial Services Authority (OJK) in 2016 in accordance with OJK Regulation No. 19/POJK.03/2014 and OJK Circular No. 6/SEOJK.03/2015.

Mandiri Branchless Agents are spread throughout Indonesia, particularly in rural areas with low populations. They play a crucial role in serving underserved populations, including low-income workers, undocumented workers, and customers without sufficient collateral. In the reporting year, Bank Mandiri helped distribute banking products to all corners of Indonesia, providing employment opportunities to 156,191 Mandiri Agents, consisting of 156,949 individuals and 142 legal entities. The agents were successful in providing additional accounts and deposits, totaling 2,287,036 accounts with a volume of funds of Rp12.4 trillion as of December 31, 2022.

Kinerja Agen Mandiri
Mandiri Agent Performance

Keterangan	Satuan Unit	2022	2021	2020	Description
Agen Mandiri berupa individu	Jumlah Amount	156.049	150.377	122.557	Individual Mandiri Agent
Agen Mandiri berupa badan hukum	Jumlah Amount	142	12.039	11.961	Legal Entity Mandiri Agent
Rekening tabungan hasil Agen Mandiri	Jumlah Amount	2.287.036	1.808.173	1.141.048	Saving Accounts via Mandiri Agents
Volume dana Agen Mandiri	Rp miliar Rp billion	12,443	12,591	5,705	Mandiri Agent Fund Volume
Mini ATM	Jumlah Amount	71.791	97.597	80.701	Mini ATM
Volume transaksi Mini ATM	Juta transaksi Million transactions	72,21	72,46	63,14	Mini ATM Transaction Volume
Jumlah nominal transaksi Mini ATM	Rp triliun Rp trillion	88,43	86,81	71,04	Total Mini ATM Transaction Nominal

Bank Mandiri mendukung target pemerintah untuk mengejar inklusi keuangan 90% pada tahun 2024 mendatang. Untuk itu Bank Mandiri berupaya menambah 20.000 Agen Mandiri per tahun hingga tahun 2025. Selain melayani kebutuhan perbankan, Agen Mandiri juga mengedukasi masyarakat dalam literasi keuangan dan literasi digital. Diharapkan bila setiap tahun tiap Agen Mandiri dapat mengajak 100 orang untuk membuka rekening, maka akan ada 200.000 orang yang dapat dijangkau melalui program inklusi keuangan ini. Peningkatan inklusi keuangan tidak hanya bermanfaat bagi masyarakat, namun akan mendorong pertumbuhan ekonomi yang inklusif, terutama untuk menjangkau masyarakat yang belum tersentuh sistem keuangan yang konvensional. Diharapkan Agen Mandiri menjadi solusi untuk menekan ketimpangan sosial.

Bank Mandiri supports the government's target to pursue 90% financial inclusion by 2024. For this reason, Bank Mandiri strives to recruit 20,000 Mandiri Agents every year up to 2025. In addition to serving banking needs, Mandiri Agents also educate the community on financial and digital literacy. If each Mandiri Agent can invite 100 people to open savings account on an annual basis, then 200,000 people will be reached in the financial inclusion program. Increasing financial inclusion will not only benefit society, but also drive inclusive economic growth, particularly to reach the community with no access to the conventional financial system. Mandiri Agents are expected to be a solution to reduce social inequality.

Para Agen Mandiri juga dilengkapi Mini ATM on EDC secara bertahap. Dalam tahun pelaporan, terdapat 94.240 mini ATM yang telah terpasang di agen. Adanya Mini ATM mendorong volume transaksi sebesar Rp88,43 Triliun, naik 1,9% dari tahun sebelumnya yaitu Rp86,81 Triliun. Sedangkan frekuensi transaksi pada tahun pelaporan adalah sebanyak 72,21 juta transaksi.

Mandiri Agents are equipped with Mini ATM on EDC. In the reporting year, a total of 94,240 mini-ATMs have been installed at the agents' outlets. Due to the presence of Mini ATMs, transaction volume in the reporting year was Rp 88.43 trillion, an increase of 1.9% compared to the previous year of Rp 86.81 trillion. Furthermore, the frequency of transactions in the reporting year was 72.21 million transactions.

Fungsi lain Agen Mandiri adalah sebagai penyalur bantuan resmi dari pemerintah. Bank Mandiri bekerja sama dengan Kementrian BUMN dan Dinas Sosial untuk menjadikan Agen Mandiri sebagai penyalur bantuan sosial, yang meliputi:

1. Program Kartu Tani
2. Program Keluarga Harapan (PKH)
3. Bantuan Pangan Non Tunai (BPNT)
4. Badan Usaha Milik Desa (BUMDes)

Mandiri Agents also acted as the right hand of the Government to channeling social assistance. Bank Mandiri collaborated with the Ministry of SOEs and the Social Service Department to distributing subsidies, the program as follows:

1. Farmer Card Program
2. Family Hope Program (PKH)
3. Non-Cash Food Assistance (BPNT)
4. Village-Owned Enterprises (BUMDes)

AKSES UNTUK PENYANDANG DISABILITAS [FS14]

Bank Mandiri berkomitmen untuk menyediakan akses perbankan untuk nasabah disabilitas melalui Tabungan NOW, yang dapat dibuka dan dikelola melalui aplikasi Livin' by Mandiri. Para nasabah dapat membuka rekening dengan menyiapkan KTP dan NPWP (bila ada), melengkapi data diri dan melakukan verifikasi secara online, dan rekening akan otomatis terbentuk. Kartu debit dikirimkan langsung ke alamat nasabah dan dapat diaktivasi oleh nasabah melalui

ACCESS FOR PEOPLE WITH DISABILITIES [FS14]

Bank Mandiri is committed to providing accessible banking services to customers with disabilities. To this end, Bank Mandiri introduced Tabungan NOW, a savings account that can be opened and managed entirely through the Livin' by Mandiri. Customers can easily complete the account opening process by providing ID Card and NPWP (if applicable), personal information, and completing an online verification. The system will automatically create the

Livin' by Mandiri. Nasabah dapat melakukan berbagai transaksi perbankan seperti top up e-Money, transfer, pembelian pulsa, dan pembayaran lainnya melalui Livin' by Mandiri tanpa harus mengunjungi ATM atau kantor cabang Bank Mandiri. Bagi nasabah yang memilih untuk melakukan transasi secara langsung, mereka dapat menghubungi Agen Mandiri yang tersedia di komunitas-komunitas. Di beberapa tempat, Agen Mandiri memiliki kemampuan tertentu contohnya, keterampilan berbahasa isyarat demi mendukung layanan bagi nasabah tuna rungu. Agen Mandiri tersedia untuk melakukan aktivitas tarik tunai, transfer, hingga pembayaran tagihan rutin dan pembelian pulsa.

account and the debit card will be sent directly to the customer's address for activation through Livin' by Mandiri. Customers can carry out a variety of banking transactions, such as topping up e-Money, transferring fund, purchasing telecommunication credit balance, and paying bills, without ever having to visit an ATM or Mandiri branch. For customers who prefer to make transactions in person, Mandiri Agents are available in select communities, equipped with special abilities such as sign language to support hearing impaired customers. Mandiri agents are able to assist with cash withdrawals, transfers, and bill payments.

LAYANAN DAN KEPUASAN PELANGGAN

Bank Mandiri berupaya memberikan layanan yang prima bagi setiap pelanggan, meningkatkan layanan dan kepuasan pelanggan menjadi salah satu faktor terpenting untuk memenangkan persaingan. Layanan pelanggan yang profesional dan cepat tanggap juga merupakan cara untuk mempertahankan loyalitas pelanggan. Untuk itu, Bank Mandiri menyediakan berbagai kontak poin layanan bagi nasabah yang sekaligus berfungsi sebagai sarana untuk menyampaikan pengaduan, seperti: kantor cabang, *e-channel,* dan media sosial.

Bank Mandiri secara rutin setiap bulannya memberikan pelatihan kepada kurang lebih 17.000 karyawan *front-liner* sejak tahun 2000 dengan topik terkait produk dan layanan Bank Mandiri, penanganan pengaduan nasabah, guna meningkatkan pengetahuan dan *refreshing* seluruh karyawan *front-line*. Ini termasuk *post-test* untuk memastikan bahwa materi yang disajikan diterima dan dipahami dengan baik.

Selain itu, demi keamanan dan kenyamanan bertransaksi, Bank Mandiri melakukan sosialisasi dan edukasi pada para nasabah untuk menjaga kerahasiaan data. Komitmen Bank Mandiri untuk memberikan layanan terbaik merupakan cerminan kepatuhan Bank Mandiri terhadap berbagai regulasi perlindungan konsumen, di antaranya:

1. Undang-Undang Republik Indonesia No. 8 Tahun 1999 tentang Perlindungan Konsumen.

CUSTOMER SERVICE AND SATISFACTION

Bank Mandiri strives to provide excellent service to all customers. Service improvement and customer satisfaction are the most important indicators to win the competition. In addition, professional and responsive customer service is an approach to maintain customer loyalty. For this reason, Bank Mandiri provides several service contacts points for customers which also serve as a means for submitting complaints, such as branch offices, e-channel, and social media.

Bank Mandiri provides regular training to around 17,000 front-line employees since 2000 on topics related to Mandiri products and services, effective handling customer's complaints, and other themes on monthly basis, in order to improve knowledge among all front-line employees who deal directly with customers. This includes post-tests to ensure that the material presented is well-received and understood.

In addition, for security and convenience in transactions, Bank Mandiri carries out dissemination and education to customers to maintain data confidentiality. Bank Mandiri's commitment to providing the best service is manifested in Bank Mandiri's compliance with several consumer protection regulations, including:

1. Law of the Republic of Indonesia No. 8 of 1999 on Consumer Protection.

2. Undang-Undang No.10 Tahun 1998 tentang Perbankan.
3. Peraturan Otoritas Jasa Keuangan No. 6/ POJK.07/2022 tanggal 14 April 2022 perihal Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.
4. Peraturan Otoritas Jasa Keuangan (POJK) No. 18/ POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
5. Peraturan Otoritas Jasa Keuangan (POJK) No.31/ POJK.07/2020 tanggal 22 April 2020 perihal Penyelenggaraan Layanan Konsumen dan Masyarakat di Sektor Jasa Keuangan oleh Otoritas Jasa Keuangan.
6. Peraturan Otoritas Jasa Keuangan (POJK) No. 61/ POJK.07/2020 tanggal 14 Desember 2020 tentang Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan.
7. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Kondumen di Sektor Jasa Keuangan.
8. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 14/SEOJK.07/2014 tanggal 20 Agustus 2014 tentang Kerahasiaan dan Keamanan Data dan/ atau Informasi Pribadi Konsumen.
9. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
10. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.30/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam Rangka Meningkatkan Literasi Keuangan di Sektor Jasa Keuangan.
11. Peraturan Otoritas Jasa Keuangan (POJK) No. 76/ POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat.
12. Peraturan Otoritas Jasa Keuangan POJK 6/ POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat.
13. Peraturan Bank Indonesia (PBI) No. 22/20/PBI/2020 tanggal 22 Desember 2020 tentang Perlindungan Konsumen Bank Indonesia.

2. Law No. 10 of 1998 on Banking.
3. Financial Services Authority Regulation No. 6/ POJK.07/2022 dated 14 April 2022 on Consumer and Community Protection in the Financial Services Sector.
4. Financial Services Authority Regulation (POJK) No. 18/ POJK.07/2018 on Consumer Complaint Services in the Financial Services Sector.
5. Financial Services Authority Regulation (POJK) No.31/POJK.07/2020 dated April 22, 2020 on the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority.
6. Financial Services Authority Regulation (POJK) No. 61/POJK.07/2020 dated December 14, 2020 on Alternative Dispute Resolution Institutions in the Financial Services Sector.
7. Financial Services Authority Circular (SEOJK) No. 17/SEOJK.07/2018 dated December 6, 2018 on Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector.
8. Financial Services Authority Circular (SEOJK) No. 14/SEOJK.07/2014 dated August 20, 2014 on Secrecy and Security of Consumer Personal Data and/or Information.
9. Financial Services Authority Circular (SEOJK) No. 17/SEOJK.07/2018 dated December 6, 2018 on Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector.
10. Financial Services Authority Circular (SEOJK) No.30/SEOJK.07/2017 concerning Implementation of Activities in the Context of Increasing Financial Literacy in the Financial Services Sector.
11. Financial Services Authority Regulation (POJK) No. 76/POJK.07/2016 on Improvement of Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public.
12. Financial Services Authority Regulation (POJK) No. 6/POJK.07/2022 on Consumer and Community Protection in Financial Services Sector.
13. Bank Indonesia Regulation (PBI) No. 22/20/ PBI/2020 dated December 22, 2020 on Consumer Protection of Bank Indonesia.

14. Peraturan Anggota Dewan Gubernur (PADG) No. 23/17/PADG/2021 tanggal 09 September 2021 tentang Tata Cara Pelaksanaan Perlindungan Konsumen Bank Indonesia.
15. Peraturan Pemerintah Republik Indonesia_Nomor 96 Tahun 2012 tentang Pelaksanaan Undang-Undang Nomor 25 Tahun 2009 tentang Pelayanan Publik, Pasal 32.
16. Peraturan Menteri Pendayagunaan Aparatur Negara & Reformasi Birokrasi No.14 Tahun 2017 tentang Pedoman Penyusunan Survei Kepuasan Masyarakat Unit Penyelenggara Layanan Publik, Pasal 1.

INFORMASI PRODUK DAN LAYANAN [FS15]

Sesuai dengan peraturan POJK Nomor 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, Bank Mandiri menyusun dan menyediakan ringkasan informasi produk dan layanan untuk meningkatkan transparansi, serta mengurangi potensi permasalahan dalam pemasaran produk dan layanan. Informasi yang diberikan diharapkan dapat membantu nasabah untuk mengambil keputusan yang tepat. Informasi yang diberikan pada nasabah berupa: [GRI 417-1]

1. Deskripsi/penjelasan tentang produk
2. Keuntungan dan manfaat produk
3. Fitur produk
4. Syarat dan ketentuan produk
5. Tata cara/tutorial penggunaan produk
6. Masa berlaku produk /promosi (apabila ada, misalnya pada produk edisi terbatas)
7. Saluran komunikasi yang dapat dihubungi apabila ingin mengkonfirmasi info lebih lanjut

Penyampaian informasi ini dilakukan secara jelas dan lengkap dalam bahasa Indonesia yang mudah dimengerti, dan dapat diakses melalui brosur di kantor-kantor Bank Mandiri, maupun secara *online* pada laman Bank Mandiri. Bank Mandiri juga menyediakan layanan pelanggan bila pelanggan ingin bertanya lebih lanjut. Atas penerapan kebijakan informasi ini, pada tahun pelaporan tidak terjadi insiden ketidakpatuhan terkait informasi dan pelabelan produk dan jasa [GRI 417-2]. Dalam melakukan pemasaran produk dan layanannya, Bank Mandiri berpegang pada Peraturan UU yang berlaku. Untuk itu, pada tahun pelaporan tidak ada pelanggaran komunikasi *marketing*. [GRI 417-3]

14. Regulation of Members of the Board of Governors (PADG) No. 23/17/PADG/2021 dated 09 September 2021 concerning Procedures for Implementing Bank Indonesia Consumer Protection.
15. Government Regulation of the Republic of Indonesia No. 96 of 2012 on Implementation of Law Number 25 of 2009 on Public Services, Article 32.
16. Regulation of the Minister of Administrative Reform and Bureaucratic Reform No. 14 of 2017 on Guidelines for Compiling a Community Satisfaction Survey for Public Service Providers, Article 1.

PRODUCT AND SERVICE INFORMATION [FS15]

In accordance with OJK Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, Bank Mandiri compiles and provides a summary of product and service information to increase transparency and reduce potential problems in product and service marketing. The information is expected to assist customers to make the right decision. Information provided to customers is in the form of: [GRI 417-1]

1. Product description
2. Product advantages and benefits
3. Product features
4. Product terms and conditions
5. Procedures/tutorials for using products
6. Product/promotion validity period (if any, for example on limited edition products)
7. Customer contact channel to confirm further information

Clear and complete information is provided in Bahasa Indonesia for easy understanding and can be accessed through brochures at Bank Mandiri offices and online on the Bank Mandiri website. Bank Mandiri also provides customer service for customers if they have any inquiries about the product. Due to the implementation of the information policy, in the reporting year, there were incidents of non-compliance related to information and product and service labeling. [GRI 417-2] In marketing its products and services, Bank Mandiri adheres to the applicable laws and regulations. For this reason, in the reporting year, there were no violations of marketing communications. [GRI 417-3]

KELUHAN PELANGGAN [OJK F.24]

Kepedulian Bank Mandiri pada kepuasan pelanggan diwujudkan dengan penyediaan mekanisme pengaduan bila nasabah mengalami kendala dalam bertransaksi maupun ingin menyampaikan keluhan lainnya. Saluran keluhan pelanggan ini dibangun sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) yang berlaku. Untuk menyediakan layanan yang prima dan profesional, Bank Mandiri membentuk unit kerja Customer Care Group yang bertugas untuk menyelesaikan seluruh pengaduan nasabah sesuai dengan *Service Level Agreement* (SLA) yang telah ditetapkan. Pengaduan dapat disampaikan secara tertulis maupun lisan melalui berbagai sarana yang memudahkan:

1. Mandiri *Call* Layanan 24 jam melalui *Line* 14000
2. *Website:* www.bankmandiri.co.id dengan memilih menu *"contact us"*
3. *E-mail*: mandiricare@bankmandiri.co.id
4. Akun Twitter: @mandiricare
5. Akun Facebook: "Mandiri Care"
6. Akun Instagram: @bankmandiri
7. *Livechat Whatsapp*: 0811-8414-000
8. Surat resmi yang ditujukan kepada Bank Mandiri, baik yang diantar langsung, dikirim melalui pos
9. Kantor Cabang Bank Mandiri di seluruh Indonesia

Bank Mandiri telah membangun sistem proses penanganan pengaduan nasabah yang cepat dan efektif, dengan alur tahapan sebagai berikut:

CUSTOMER COMPLAINT [OJK F.24]

Bank Mandiri places a high priority on customer satisfaction and provides a mechanism for customers to submit complaints or express concerns. In accordance with the regulations set by the Financial Services Authority (OJK), the bank has established a dedicated customer care unit, Customer Care Group, to handle and resolve all customer complaints in a timely manner and in accordance with the established Service Level Agreement (SLA). Bank Mandiri provides various platform accessible for customers to submit complaints, such as:

1. Mandiri Call Center 24-hour service via Line 14000
2. Website: www.bankmandiri.co.id on "contact us" menu
3. Email: mandiricare@bankmandiri.co.id
4. Twitter: @mandiricare
5. Facebook: Mandiri Care
6. Instagram: @bankmandiri
7. Livechat Whatsapp: 0811-8414-000
8. Official letter
9. Bank Mandiri Branch Offices

Bank Mandiri established a fast and effective customer complaint handling process system, with the following stages:

Customer Care Group, bekerja sama dengan Corporate Secretary Group, menerima dan menangani setiap komplain dari nasabah, baik dari saluran internal, maupun dari sumber eksternal, yaitu melalui media cetak, online, elektronik serta media sosial. Customer Care Group memastikan penanganannya terselesaikan kurang dari 20 hari kerja, sesuai dengan target SLA/KPI. Proses penyelesaian ini dimonitor secara langsung oleh Direktur Operasional setiap bulannya dan dilaporkan ke regulator.

Selain itu, Corporate Secretary Group secara teratur juga melakukan monitoring dan evaluasi atas berbagai publikasi serta aktivitas komunikasi Bank Mandiri yang dilakukan melalui berbagai media. Hal ini dilakukan dalam rangka penguatan reputasi perusahaan secara berkesinambungan.

Dalam tahun pelaporan terdapat 695.476 pengaduan pelanggan. Jumlah ini naik dibandingkan tahun sebelumnya. Dari jumlah tersebut 99,76% telah diselesaikan, sisanya sedang dalam proses penyelesaian.

Customer Care Group unit receives and addresses customer complaints from both internal and external sources, including printed media, online, electronic, and social media, in coordination with the Corporate Secretary Group. The Customer Care Group strives to resolve all complaints within 20 working days as SLA target/KPI and the resolution process is regularly on monthly basis monitored by the Director of Operations and reported to the regulator

Additionally, the Corporate Secretary Group performs periodic monitoring and evaluation of the bank's publication and communication activities through various media to continually improve the bank's reputation.

In the reporting year, there were 695,476 customer complaints. The number increased compared to the previous year. Of the total complaints, 99.76% complaints have been resolved, the remaining complaints were in the process of being resolved.

Pengaduan Pelanggan
Customer Complaints

Jenis pengaduan	2022	2021	2020	2019	Types of Customer Complaints
Bunga/bagi hasil/ margin keuntungan	73	62	56	14	Interest/Profit Sharing/ Profit Margin
Denda/penalti	87	32	20	45	Fines/Penalties
Biaya administrasi/ provisi/transaksi	411	359	170	133	Administration/Provision/ Transaction Fees
Kegagalan/ keterlambatan transaksi	693.131	657.277	665.196	566.809	Transaction Failure/Delay
Jumlah tagihan/saldo rekening	423	4	27	26	Amount of Bill/Account Balance
Lain-lain	1.351	454	97	141	Others
Total *complaint* nasabah	695.476	662.402	692.998	593.285	Total customer complaints

Jenis pengaduan	2022	2021	2020	2019	Types of Customer Complaints
Complaint dalam proses penyelesaian sesuai tahun pelaporan*)	1.696	3.079	9.210	4.372	Outstanding complaints according to the reporting year*)
Complaint yang telah selesai	693.780	659.323	683.788	588.913	Resolved Complaints
Jumlah Transaksi	12.038.675.803	9.677.618.311	8.256.386.802	8.397.998.335	Total Transactions
Indeks Pengaduan (Rasio Pengaduan dibandingkan transaksi)	0,00577%	0,00684%	0,00839%	0,00706%	Complaints Index (Percentage of customer complaint over transaction)
Resolution Rate	99,76%	99,54%	98,67%	99,26%	Resolution Rate

*) Jumlah tersebut merupakan posisi tarikan *complaint* dalam proses penyelesaian sesuai tahun pelaporan.
*) This amount represents the position of complaint withdrawals in the settlement process according to the reporting year.

Untuk memberikan layanan pelanggan yang maksimal, Bank Mandiri senantiasa melakukan inisiatif peningkatan layanan, sesuai kebutuhan pelanggan, seperti:

1. Edukasi layanan kepada nasabah untuk lebih meningkatkan penggunaan *self service digital channel* yaitu Livin' dan MITA Whatsapp.
2. Penyesuaian standar layanan atas implementasi *Smart Branch*.

SURVEI KEPUASAN PELANGGAN [OJK F.30]

Bank Mandiri menyadari pentingnya kepuasan pelanggan untuk menjaga loyalitas nasabah serta membangun hubungan harmonis dan positif antara Bank Mandiri dengan nasabahnya. Untuk itu, setiap tahun Bank Mandiri mengadakan survei kepuasan pelanggan bekerja sama dengan PT NielsenIQ Services Indonesia. Tahun 2022, survei diperluas dengan menambah parameter baru, yaitu Customer Effort Score (CES), yang mengukur tingkat kemudahan dan kenyamanan pengalaman pelanggan ketika berinteraksi dengan layanan dan produk Bank Mandiri. Hasil survei ini diharapkan dapat memberikan pemahaman tentang dampak dari produk dan layanan Bank Mandiri terhadap kepuasan dan loyalitas nasabah. Survei ini dilakukan dengan beberapa metode yakni *face-to-face interview, Computer-Assisted Telephone Interviewing* (CATI), *Focus Group Discussion* (FGD), dan *In Depth Interview* (IDI) untuk menilai layanan cabang dan *electronic banking (e-banking).*

In order to deliver best services for customers, Bank Mandiri always strives to improve services through several initiatives, in accordance with customer needs, such as:

1. Product education for customers to encourage the use of self-service digital channels, That can be accessed on Livin' and MITA Whatsapp Chat.
2. Adjustment of service standards for the implementation of Smart Branch.

CUSTOMER SATISFACTION SURVEY [OJK F.30]

Bank Mandiri recognizes the importance of customer satisfaction as the cornerstone of maintaining customer loyalty and fostering positive relationships with its clients. To this end, the bank conducts an annual customer satisfaction survey in collaboration with PT NielsenIQ Services Indonesia. In 2022, the survey was expanded to include a new parameter, the Customer Effort Score (CES), which measures the level of ease and convenience customers experience when interacting with the bank's services and products. The survey results were expected to provide a comprehensive understanding of the impact of the bank's services and products on customer satisfaction and loyalty. The survey was conducted using a variety of methods, including Face-to-Face Interviews, Computer-Assisted Telephone Interviewing, Focus Group Discussions, and In-Depth Interviews, to assess both branch services and electronic banking.

Selain survei kepuasan, Bank Mandiri juga konsisten melakukan survei terhadap kesesuaian implementasi standar layanan cabang untuk memastikan layanan yang diberikan selalu prima. Survei ini dilakukan dengan metode *mystery shopping*. Nilai yang dihasilkan dari survei ini adalah *Service Excellence Score* (SES).

Hasil survei tersebut dapat dilihat pada tabel di bawah ini:

In addition to satisfaction survey, Bank Mandiri also consistently conducts a survey on the conformity of branch service standards to ensure excellent quality of customer services. The survey was conducted using mystery shopping method. The score generated from the survey was Service Excellence Score (SES).

The survey results can be seen in the following table:

Hasil *Customer Experience & Service Excellence Survey Contact Point* Layanan Cabang & e-*Banking*
Results of Customer Experience & Service Excellence Survey on Branch Contact Points & e-Banking

Contact Point	CES		CSAT		NPS		SES		Contact Point
	Bank Mandiri	**Industri** Industry	**Bank Mandiri**	**Industri** Industry	**Bank Mandiri**	**Industri** Industry	**Bank Mandiri**	**Industri** Industry	
Layanan Cabang	89,00	89,00	86,50	85,85	65	62	92,14	89,50	Branch Services
e-Banking	89,50	88,08	85,10	85,06	56	49	-	-	e-Banking
Overall	89,50	88,05	85,57	84,90	60	54	92,14	89,50	Overall

Dari tabel di atas dapat dilihat bahwa nilai layanan yang diperoleh Bank Mandiri berada di atas rata-rata industri perbankan. Bank Mandiri berkomitmen untuk konsisten melakukan *improvement* dan perbaikan agar dapat terus memberikan layanan terbaik kepada nasabah untuk meningkatkan kepuasan dan loyalitas nasabah.

From the table above, it can be noted that Bank Mandiri's overall scores were higher than the average score of banking industry. Bank Mandiri is committed to consistently making improvements to continue to provide the best service to customers in order to increase customer satisfaction and loyalty.

mandiri
livin
by mandiri

06

MENINGKATKAN KUALITAS INSAN
BANK MANDIRI

Improving the Quality of Bank Mandiri Personnel

Bank Mandiri berkomitmen untuk mengembangkan insan Mandiri yang unggul dan profesional, yang menjadi ujung tombak pelaksanaan kebijakan dan strategi keberlanjutan.

Bank Mandiri is committed to developing excellent and professional Mandiri employee to spearhead the implementation of sustainability policies and strategies.

Industri perbankan merupakan industri yang sangat kompetitif, dengan tingkat perputaran karyawan yang tinggi. Untuk mencapai kesuksesan dalam lingkungan yang dinamis, pelatihan karyawan merupakan faktor yang sangat penting. Bank Mandiri menyadari pentingnya menumbuhkan budaya belajar terus menerus untuk membuka seluruh potensi tenaga kerjanya, sehingga mendorong pertumbuhan karir dan kepuasan kerja. Program-program pelatihan dirancang untuk mengembangkan keterampilan karyawan untuk memenuhi kebutuhan Bank saat ini dan di masa depan. Selain memberikan pelatihan terbaik, bank Mandiri juga menawarkan remunerasi yang kompetitif untuk menarik dan mempertahankan talenta terbaik di industri. Upaya ini memperkuat komitmen Bank untuk memelihara tenaga kerja yang terampil dan menumbuhkan budaya organisasi yang unggul.

Human Capital Bank Mandiri memiliki peran untuk mendukung strategi Bank melalui pengembangan *Human Capital* yang berkelanjutan, yang searah dengan strategi Bank. Hal ini dapat tercapai dengan penerapan strategi 3-3-1 *Human Capital*. Tujuan *Human Capital* Bank Mandiri adalah pegawai yang *engaged* dan produktif, yang mendorong pertumbuhan bisnis berkelanjutan serta mengembangkan pemimpin baru. Hal ini dapat tercapai melalui 3 Strategi *Human Capital* yaitu:

1. Strategi 1 – Akselerasi pemenuhan kapasitas dan produktifitas.
2. Strategi 2 – Akselerasi *people capability*.
3. Strategi 3 – Pendalaman budaya dan layanan pegawai yang unggul.

Human Capital Bank Mandiri memegang 3 Mandat yaitu:

1. Untuk Mandiri – Mendukung dan mengaktifkan strategi serta *corporate* plan.
2. Untuk Pegawai – Menciptakan *meaningful employee experience*.
3. Untuk Bangsa – Berkontribusi dalam pengembangan talenta di Indonesia.

The banking industry is a highly competitive industry, with a high employee turnover rate To achieve success in the dynamic environment, employee training is crucial factor. Bank Mandiri recognizes the significance of fostering a culture of continuous learning to unlock the full potential of its workforce, thereby promoting career growth and job satisfaction. The training programs are designed to develop employee skills to meet the Bank's current and future needs. In addition to providing top-notch training, bank also offers competitive remuneration to attract and retain the best talent in the industry. These efforts serve to reinforce the Bank's commitment to nurturing a skilled workforce and fostering an organizational culture of excellence.

Bank Mandiri's Human Capital plays a role to support the Bank's strategy through sustainable Human Capital development in accordance with the Bank's strategy. This can be achieved through the implementation of the 3-3-1 Human Capital strategy. Bank Mandiri's Human Capital goal is to have engaged and productive employees who drive sustainable business growth and develop new leaders. The goal can be achieved through 3 Human Capital Strategies, namely:

1. Strategy 1 - Acceleration of capacity fulfillment and productivity.
2. Strategy 2 - Acceleration of people capability.
3. Strategy 3 - Deepening excellent employee culture and services.

Human Capital at Bank Mandiri holds three key mandates, including:

1. For Mandiri - To support and enable strategy and corporate plan.
2. For Our Employees - To create meaningful employee experience.
3. For Our Nation - To contribute to developing talent for Indonesia.

TALENT PIPELINE DEVELOPMENT STRATEGY

Human Capital Bank Mandiri didasarkan pada strategi dan budaya perusahaan yang sejalan dengan strategi Bank Mandiri, serta melingkupi seluruh aspek pengelolaan Sumber Daya Manusia (SDM). Fondasi pengembangan *Human Capital* Bank Mandiri didasarkan atas tujuan untuk membangun budaya AKHLAK serta mewujudkan Bank Mandiri sebagai tempat bekerja yang memberikan kesempatan *(Employee Value Proposition)* untuk belajar, bertumbuh, bersinergi sehingga dapat berkontribusi bagi Bank Mandiri dan Indonesia. *Employee Value Proposition* (EVP) diwujudkan dengan mengelola seluruh tahapan siklus kepegawaian yang dituangkan dalam *Employee Life Cycle* (8A) yang dimulai sejak awal desain struktur dan kapasitas organisasi, *forecast hiring needs*, pembentukan dan pengembangan *talent pool*, hingga program pensiun dengan cakupan sebagai berikut:

1. ***ARCHITECT (Organization Structure and Capacity – Organization Development)***
   Pengembangan organisasi yang meliputi desain struktur organisasi dan evaluasi jabatan, pengembangan karir, serta perencanaan kebutuhan pegawai (*capacity planning*).

TALENT PIPELINE DEVELOPMENT STRATEGY

Bank Mandiri's Human Capital is based on a corporate strategy and culture, which is aligned with Bank Mandiri's strategy and encompasses all aspects of human resource management. The foundation of Bank Mandiri's Human Capital development is based on the goal of building a culture of AKHLAK which translates into creating a working environment that fosters learning, growth, and collaboration, and where employees can contribute to Bank Mandiri's and Indonesia's success. The Employee Value Proposition (EVP) has been established through the employment cycle as outlined in the Employee Life Cycle (8A), from the initial design of organizational structure and capacity, forecasting hiring needs, forming, and developing talent pools, to retirement programs with the following coverage:

1. **ARCHITECT (Organization Structure and Capacity – Organization Development)**
   Organization Development including organizational structure and job evaluation design, career development, and capacity planning.

Arsitektur *Human Capital* Bank Mandiri memiliki 3 (tiga) komponen penting yaitu:

a. *Employee Value Proposition* (EVP)
Employee Value Proposition (EVP) merupakan fondasi dari pengembangan *Human Capital* Bank Mandiri yang mengacu pada budaya AKHLAK. Dengan demikian, seluruh kebijakan, inisiatif atau program yang terkait dengan pengelolaan sumber daya manusia harus sejalan dengan EVP. Melalui EVP, Bank Mandiri berupaya untuk mewujudkan Bank Mandiri sebagai tempat kerja yang memberikan kesempatan (*employer value proposition*) untuk belajar, bertumbuh, bersinergi sehingga dapat berkontribusi bagi Bank Mandiri dan Indonesia.

b. *Human Capital Life Cycle*
Untuk dapat mewujudkan EVP, Bank Mandiri melakukan pengelolaan *human capital* berdasarkan tahapan siklus dalam *employee experience life cycle* yang sejalan dengan *corporate plan* (dimulai saat struktur dan kapasitas organisasi dirancang, pegawai direkrut, *onboard*, diapresiasi, dikembangkan, hingga pensiun dan keluar).

c. *Human Capital* Platform
Merupakan ekosistem terintegrasi dan sistemik untuk mendukung *operating model* dalam pengelolaan *human capital life cycle* yang dilengkapi teknologi, analisis, kebijakan, dan strategi serta pemimpin yang turut bertanggung jawab.
Berikut adalah *human capital platform* yang mendukung pengelolaan *human capital* Bank Mandiri:
   i. HC *Technology and People Analytic*
      - *Human Capital Information System* (HCIS): *core system human capital* untuk mendukung proses administrasi, *database*, verifikasi dan *payroll* pegawai yang terintegrasi dengan sistem keuangan.
      - Mandiri CliCK: platform untuk digitalisasi proses administrasi kepegawaian dan pusat informasi yang berkaitan dengan ketentuan *human capital*.

Bank Mandiri's Human Capital Architect has 3 (three) key components, namely:

a. Employee Value Proposition (EVP)
Bank Mandiri's Human Capital development is anchored on the Employee Value Proposition (EVP), which embodies the AKHLAK culture. Therefore, all policies, initiatives or programs pertaining to human capital management must align with the EVP. Bank Mandiri aims to establish itself as a workplace that offers opportunities (employer value proposition) for learning, growth, and collaboration to enable employees to make significant contributions to Bank Mandiri and Indonesia, which is a key focus of the EVP.

b. Human Capital Life Cycle
In order to attain the EVP, Bank Mandiri implements human capital management in accordance with the employee experience life cycle phases such as designing the organizational structure and capacity, recruiting employees, onboarding, providing rewards, facilitating development, as well as managing retirement and exit processes.

c. Human Capital Platform
Is an integrated and systemic ecosystem that supports the operating model in managing the human capital life cycle. This ecosystem incorporates technology, analysis, policies, and strategies, as well as responsible leaders who are accountable for its success.
The following are the human capital platforms that fasilitate Bank Mandiri's human capital management:
   i. HC Technology and People Analytic
      - Human Capital Information System (HCIS): A core human capital system to support employee administration, database, verification and payroll processes integrated with the financial system.
      - Mandiri CliCK: a platform to digitize the personnel administration process and information center related to human capital provisions.

- *New Learning Management System* (MY *Learn*): solusi digital pembelajaran dan pengembangan kapabilitas secara *end-to-end* yang terintegrasi dengan lebih dari 9.000 *learning courses* baik internal dan eksternal untuk memberikan *employee learning experience* yang lebih baik.
- Mandiri EASy: sistem untuk mendukung proses *goal setting*, *performance management* serta proses dalam siklus kompensasi.
- Mandiri TaMS (*Talent Management System*): *talent management* Bank Mandiri berkaitan dengan *talent profile, successor pipeline, assessment result* dan pengelolaan *top talent* yang tersentralisasi.
- *Recruitment Platform System*: sistem rekrutmen dan *application tracking* untuk mengakselerasi dan mendukung proses rekrutmen serta *tracking* kandidat.

ii. *Leadership*

- Setiap tahun *Human Capital* Bank Mandiri mengadakan forum *Co-creating Future* Mandirian yang merupakan forum kolaborasi antara seluruh *leaders* dan *human capital* dalam rangka menyelaraskan dan mengkomunikasikan program yang membutuhkan keterlibatan seluruh *leaders*.

iii. HC *Policy & Strategy*

- Setiap kebijakan *human capital* tercantum dalam SPSDM sesuai dengan *Employee Life Cycle*. *Human Capital Strategi* disusun selaras dengan arah strategi bank dan ditinjau setiap tahun. Strategi *Human Capital* 3-3-1 saat ini bertujuan untuk meningkatkan produktivitas, *engagement* pegawai, dan terus mengembangkan pemimpin baru sehingga pertumbuhan bisnis dapat terus berlangsung.

- New Learning Management System (MY Learn): an end-to-end digital learning and capability development solution that integrates with over 9,000 internal and external learning courses, aiming to enhance the learning experience for employees.
- Mandiri EASy: a system to support goals setting, performance management and compensation cycle processes.
- Mandiri TaMS (Talent Management System): Bank Mandiri's talent management system with centralized talent profile, successor pipeline, assessment result and top talent management.
- Recruitment Platform System: recruitment and application tracking system that accelerates and supports the recruitment process, as well as candidate tracking.

ii. Leadership

- Bank Mandiri's Human Capital organizes the Co-creating Future Mandirian forum annually, which serves as a collaborative platform for all leaders and human capital to align and communicate on programs that require the involvement of all leaders.

iii. HC Policy & Strategy

- All of human capital policies are listed in the SPSDM in accordance with Employee Life Cycle. Human Capital Strategy is aligned with the bank's strategic direction and is reviewed annually. Currently, the 3-3-1 Human Capital Strategy aims to enhance productivity, employee engagement, and continue to develop new leaders and sustain business growth.

iv. HC *Operating Model*
- Bank menetapkan *Arsitektur Human Capital* Bank Mandiri sebagai HC *Operating Model* sehingga dapat terus mengembangkan organisasi dan menyelaraskan dengan perkembangan usaha saat ini.

2. *ATTRACT* (*Recruitment*)

Pada tahun 2022 Bank Mandiri secara berkesinambungan terus mengevaluasi kebijakan dan operasional kegiatan rekrutmen dan terhadap program yang sudah berjalan selama ini, yaitu *Officer Development Program* (ODP), yang dikembangkan secara keseluruhan pada tahun 2022. Berikut adalah strategi *sourcing* yang ada di Bank Mandiri:

a. Penguatan *employer branding,* di mana *employer branding* merupakan salah satu strategi komunikasi dalam menginformasikan kehidupan positif bekerja di Bank Mandiri kepada para pencari kerja, melalui:
   i. Pengembangan *career website*, sehingga laman ini mampu menjadi sumber informasi terpercaya yang terpusat terkait informasi-informasi yang mendukung *employer branding*.
   ii. Optimalisasi penggunaan media sosial (LinkedIn, Instagram) baik dari sisi konten maupun mekanisme *update* secara periodik untuk meluaskan jangkauan pada pihak-pihak yang menjadi target dari efek *employer branding*.
b. Mengikuti kegiatan-kegiatan sebagai bagian dari penguatan kampanye *employer branding* antara lain:
   i. Program *MyDigital Academy Scholarship*, yaitu membangun *win-win collaboration* antara Bank Mandiri dengan pihak akademisi dalam hal ini universitas/perguruan tinggi, di mana Bank Mandiri memberikan kesempatan kepada mahasiswa berprestasi dengan kriteria tertentu untuk mendapatkan beasiswa dari Bank Mandiri. Program ini merupakan salah satu strategi untuk membangun *branding* Bank Mandiri karena mahasiswa penerima beasiswa tersebut akan menjadi *brand ambassador* dan menjadi "wajah" dan

iv. HC Operating Model
- Bank Mandiri has established the Bank Mandiri Human Capital Architecture as its HC Operating Model, enabling the organization to continuously develop and align itslef with current business trends.

2. ATTRACT (Recruitment)

In 2022, Bank Mandiri conducted a continuous evaluation of its recruitment policies and operations, including its ongoing Officer Development Program (ODP), which is set to be completed by the end of 2022. The following are the sourcing strategies employed by Bank Mandiri:

a. Strengthening employer branding involves a communication strategy to inform job seekers about the positive aspects of working at Bank Mandiri, such as:
   i. Developing Career Website, the webpage can provide a centralized source of reliable employer branding information for job seekers.
   ii. Optimizing the use of social media platforms (LinkedIn, Instagram) by creating relevant content and implementing regular updates to expand the reach and impact of employer branding on the target audience.
b. Participating in activities as part of strengthening the employer branding campaign, which includes:
   i. MyDigital Academy Scholarship Program has established a mutually beneficial collaboration between Bank Mandiri and academic institutions, such as universities/colleges. Bank Mandiri offered scholarships to outstanding students who met specific criteria to get scholarships. This program was one of the strategies to build Bank Mandiri's branding as the scholarship recipient students became brand ambassadors

"ikon" Bank Mandiri di kampusnya dan di media-media sosial yang ada. Program ini juga sekaligus menjadi salah satu *channel sourcing* yang efektif untuk mendapatkan *best talent* untuk bekerja di Bank Mandiri.

ii. *Mandirian Refer A Talent Program* adalah program yang berupaya mengidentifikasi calon-calon Pejabat Eksekutif di Bank Mandiri *(Officer Development Program)* yang potensial melalui *referral dan networking* pegawai.

iii. Program *campus hiring* ke universitas/ perguruan tinggi yang menjadi target dilakukan secara rutin setiap tahun, dengan tujuan untuk membangun hubungan dan *win-win collaboration* untuk mendapatkan talenta terbaik dari kampus.

iv. Program *internship* bagi para mahasiswa baik di semester akhir maupun yang telah lulus melalui program-program antara lain:
   - Program Merdeka Belajar – Kampus Merdeka yang diinisiasi oleh Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi RI.
   - Program Magang Mahasiswa Bersertifikat (PMMB) yang diinisiasi Forum Human Capital Indonesia (FHCI) – BUMN.
   - Program Magang Diaspora yang diinisiasi Forum Human Capital Indonesia (FHCI) – BUMN.
   - Program Kriya Mandiri yang merupakan program pemagangan atau belajar bekerja secara terpadu di Bank Mandiri, dan program-program *internship* lainnya.

v. Mengadakan program kompetisi *MyDigital Academy* bagi mahasiswa – mahasiswa terpilih (*student competition*) dari perguruan tinggi/ universitas terbaik di Indonesia. Melalui program ini, para mahasiswa akan berkompetisi mengaplikasikan teori di kampus dalam kasus di dunia nyata, dan memberikan ide-ide baru atau inovasi sesuai tema yang diberikan

and the "face" and "icon" of Bank Mandiri on their campuses and social media. The program also served as an effective sourcing channel to get the best talent to work at Bank Mandiri.

ii. Mandirian Refer A Talent Program is a program that seeks to identify potential candidates for Executive Officer at Bank Mandiri (Officer Development Program) through employee referrals and networking.

iii. Campus hiring program to targeted universities/colleges is conducted annually, with the aim of building relations and win-win collaboration to get the best talent from campuses.

iv. Internship program for students at the end of the semester and those who have graduated through programs such as:
   - Merdeka Belajar Program - initiated by the Ministry of Education, Culture, Research and Technology of the Republic of Indonesia.
   - Certified Student Internship Program (PMMB) initiated by the Forum Human Capital Indonesia (FHCI) - SOE.
   - Diaspora Internship Program initiated by Forum Human Capital Indonesia (FHCI) - SOE.
   - Kriya Mandiri Program, an integrated apprenticeship or work-study program at Bank Mandiri, and other internship programs.

v. Organized a MyDigital Academy competition program for outstanding students from the top universities in Indonesia. The competition aimed to challenge participants to apply their theoretical knowledge to real-life situations and generate innovatice ideas based on the theme assigned

oleh Bank Mandiri. Program ini juga merupakan salah satu bentuk kegiatan *employer branding* sekaligus *talent scouting* untuk mendapatkan talenta terbaik untuk bekerja di Bank Mandiri.

by Bank Mandiri. Besides promoting the omployer brand, this program also served as talent scouting initiative to identify the best talents to work at Bank mandiri.

3. ***ALIGN (Onboarding)***

Align merupakan sistem *onboarding* dan hubungan kepegawaian yang bersahabat bagi pegawai dan pegawai baru. Pegawai baru Bank Mandiri, baik dari program *new hire* (pegawai yang baru bergabung) ataupun program *new promote* (*onboarding for new at level*) harus melalui sistem *onboarding* untuk memperoleh pengetahuan, kemampuan, dan perilaku yang diperlukan sebagai pegawai Bank Mandiri. Dalam rangka digitalisasi sistem *onboarding,* proses *onboarding* yang baru bersifat lebih interaktif melalui *gamification-based learning* yang terdiri dari 10 *learning topics* dengan durasi tiga bulan, yang dapat diakses secara *online*.

Prinsip Umum pelaksanaan *onboarding* pegawai adalah sebagai berikut:

a. *Compliance:* Bank Mandiri mempersiapkan pegawai untuk memahami dasar-dasar ketentuan dan kebijakan yang berlaku di Bank.
b. *Culture*: Bank Mandiri mempersiapkan pegawai untuk dapat menerima dan menjalankan norma-norma Bank, termasuk budaya kerja dan tata nilai utama (*core values*) Bank Mandiri.
c. *Clarification:* Bank Mandiri memastikan bahwa pegawai mengerti dan memahami tugas serta tanggung jawab pekerjaan barunya di samping hasil kinerja yang diharapkan.
d. *Connection*: Bank Mandiri memastikan bahwa pegawai dapat membina hubungan antar pegawai dengan baik dan positif.

3. **ALIGN (Onboarding)**

Align is an onboarding system designed to ensure a positive and welcoming experience for both new and existing employees. The onboarding process is mandatory for all new hires and newly-promoted employees to acquire the necessary knowledge, skills, and behaviors required. To improve the onboarding process, Bank Mandiri has digitized the program by introducing gamification-based learning with ten different topics spanning three months which can be accessed online.

The general principles of employee onboarding including:

a. Compliance: Bank Mandiri ensures its employees understand the principles of regulations and policies of the Bank.
b. Culture: Bank Mandiri ensures its employees to take and uphold the Bank's norms, including the company's working culture and core values.
c. Clarification: Bank Mandiri ensures its employees understand and comprehend not only their new job duties and responsibilities but also the expected outcomes of their performance.
d. Connection: Bank Mandiri ensures its employees are able to foster good and positive relations with each other.

4. ***ADVANCE (Learning and Development)***

Advance adalah pelatihan dan pengembangan kapabilitas *human capital* untuk mendukung kebutuhan bisnis Bank Mandiri. Sejalan dengan *corporate plan* Bank Mandiri 2020-2024, maka diperlukan SDM Bank yang tangguh dan mampu bersaing baik di level domestik maupun regional.

4. **ADVANCE (Learning and Development)**

Advance is the training and development of human capital capabilities to support Bank Mandiri's business needs. In accordance with Bank Mandiri's 2020-2024 corporate plan, the Bank's human resources to possess resilience and the ability to compete domestically and regionally.

Untuk itu, *Human Capital* akan mengimplementasikan *new framework capability development* dan *talent management system* yang komprehensif dan selaras dengan strategi serta kebutuhan bisnis secara jangka panjang, termasuk ketersediaan *talent* untuk mengisi posisi kritikal ke depan. Melalui inisiatif tersebut, setiap *talent* akan dikembangkan pada aspek teknis dan kemampuan kepemiminan, dengan mekanisme *engage, expose*, dan *educate*. Secara khusus untuk setiap *talent* yang menjadi suksesor, Bank Mandiri akan menyiapkan *Individual Development Plan* (IDP) secara spesifik untuk memastikan kesiapan *suksesor* tersebut.

Dalam rangka mengakselerasi pengembangan *talent* Bank Mandiri melakukan *program development journey* yang menggabungkan mekanisme *educate, engage, expose* dan *experience*, sehingga diharapkan *talent* dapat mempelajari pengetahuan baru dari pemaparan di kelas yang dilakukan secara *online* maupun *offline*, mengasah kapabilitas baru dari *insight* dan inspirasi yang dipelajari melalui interaksi

To achieve this objectives, Human Capital has implemented a new and comprehensive framework for capability development and talent management which align with the long-term business strategies and needs, including the availability of talent to fill critical positions in the future. This initiative seeks to develop technical aspects and leadership skills of each individual, with a mechanism to engage, expose, and educate. For talents who are expected to become successor, Bank Mandiri has prepared a specific Individual Development Plan (IDP) to ensure their readiness for the role.

In order to accelerate talent development, Bank Mandiri conducts a development journey program combining education, engagement, exposure, and experience mechanisms. Through a combination of online and offline learning, talents are expected to acquire new knowledge. They will also have the opportunity to sharpen their capabilities by gaining insights and inspiration from interactions and observations of peers and

dan mengamati *peers* dan pemimpin lainnya yang mempunyai kapabilitas tersebut, serta memperdalam kapabilitasnya dengan menjalani ataupun mendapatkan pengalaman dari pekerjaan tersebut. Program pengembangan dilakukan berdasarkan hasil *assessment* agar pengembangan yang diberikan sesuai dengan *profiling talent*.

Bank Mandiri menyiapkan program pengembangan yang khusus direncanakan untuk *talent,* berupa *Leadership Development Program*, program beasiswa belajar S2 di luar negeri dan dalam negeri, serta *sharing session* oleh *top executive leader* Indonesia dan global. Selain itu, Bank Mandiri menyediakan kesempatan bagi *talent* yang bukan pemegang kewenangan kredit *wholesale* untuk mempelajari kredit *wholesale* melalui RKK dan *mentoring* oleh pakar dari *risk management, commercial banking* dan *corporate banking*. Saat ini, kegiatan ini telah terlaksana untuk 24 pegawai yang mengikuti 67 sesi RKK. Bank Mandiri juga mengadakan program Mandiri Young Leaders (MYLead), yang merupakan program akselerasi pengembangan pemimpin masa depan Bank Mandiri, melalui *sourcing* dari talenta internal yang berusia muda, yang memiliki potensi tinggi untuk dikembangkan sebagai calon pemimpin masa depan. Disediakan juga program *coaching* dan *mentoring* untuk meningkatkan kemampuan kepemimpinan oleh *coach* dan mentor profesional di bidangnya.

Dalam mendukung strategi bank untuk pengembangan *talent* tersebut, disusunlah kerangka kerja yang menjadi acuan pengembangan *talent*. Kerangka ini terdiri atas tiga fase yang dapat diimplementasikan pada seluruh level pegawai, yaitu fase *onboarding* (membekali), *equipping* (memperlengkapi), *developing* (mengembangkan/mengakselerasi). Pada setiap fase di seluruh level ini terdapat program pengembangan yang spesifik sesuai kebutuhan pegawai dan *talent*.

5. *APPRAISE* (*Performance*)

Appraise adalah sistem penilaian kinerja pegawai yang disertai dengan *feedback* yang akuntabel dan transparan.

other leaders with the necessary abilities. The program aims to deepen the talents' capabilities by providing opportunities to undergo or gain job-related experience. The development program is tailored based on individual assessment results to ensure that the development provided aligns with each talent's unique profile.

Bank Mandiri prepares special development programs for talents, including Leadership Development Program, a scholarship program for studying a master's abroad and at home, and sharing sessions by Indonesia and global top executive leaders. In addition, Bank Mandiri provides opportunities for the talents of non-wholesale credit holders to learn wholesale credit through RKK and mentoring by experts from risk management, commercial banking and corporate banking. Currently, the program has been implemented for 24 employees participating in 67 RKK sessions. Bank Mandiri also conducted Mandiri Young Leaders (MYLead) program, an accelerated program to develop Bank Mandiri's future leaders, through sourcing young internal talents with high potential to be developed as future leaders. In addition, Bank Mandiri provided coaching and mentoring programs to improve leadership skills through professional coaches and mentors in their fields.

A framework for talent development was developed to support the bank's strategy for talent development. The framework consists of three phases to be implemented at all employee levels, namely onboarding, equipping, and developing phases. There are specific development programs in each phase at all levels according to the needs of employees and talents.

5. APPRAISE (Performance)

Appraise is an employee performance appraisal system along with accountable and transparent feedback.

6. ***AWARD (Reward)***
Award adalah sistem imbalan pegawai yang kompetitif dan tepat sasaran.

7. ***ACTUALIZE (Talent and Succession)***
Pengembangan karir pegawai Bank Mandiri dilakukan melalui program manajemen talenta dan suksesi yang berlandaskan pada prinsip *fair opportunity*, yaitu adanya kesempatan yang sama bagi setiap pegawai untuk tumbuh dan berkembang dengan tetap memperhatikan faktor kebutuhan Bank Mandiri, *job family* jabatan yang dituju, kemampuan, tingkat kinerja, *value rating*, kelompok *talent* (*talent classification*), ketersediaan jabatan, dan persyaratan lainnya.

Manajemen talenta dan suksesi disiapkan untuk mengembangkan talenta pegawai sehingga siap untuk menjadi suksesor yang menempati posisi-posisi kritikal di lingkup manajemen Bank Mandiri. Manajemen *talent* dan suksesi memiliki 5 (lima) elemen dalam *Mandirian Propeller* yang terdiri dari *technical capability* (*skill*), *leadership capability, culture, learning agility* dan *purpose. framework* tersebut digunakan sebagai dasar dalam pengembangan *talent* yang memastikan kelima aspek tersebut dijalankan secara berimbang dan menyeluruh.

6. **AWARD (Reward)**
Award is a competitive and targeted employee reward system.

7. **ACTUALIZE (Talent and Succession)**
The career development of Bank Mandiri employees is carried out through a talent management and succession programs based on the fair opportunity principle, which provides equal opportunities for all employees to grow and develop while taking into account the needs of Bank Mandiri, the targeted job family, employee capabilities, performance level, value rating, talent classification, availability of positions, and other requirements.

Talent management and succession is a process that prepares and develops talented individuals to take up critical positions in Bank Mandiri's Management. This process comprises five elements in Mandirian Propeller, which include Technical Capability (skill), Leadership Capability, Culture, Learning Agility, and Purpose. This framework serves as the basis for talent development, ensuring the balanced and comprehensive application of these five elements to promote holistic growth among individuals.

MANDIRIAN PROPELLER

Super Happy, Super Productive, Sustainable Business

Proses manajemen talenta dan suksesi terbagi menjadi 4 (empat) proses utama, yaitu:

a. *Talent Identification*: proses identifikasi TC *(Talent Classification)* berdasarkan kinerja, *leadership characteristics, ability, agility* serta *engagement*.
b. *Talent Profiling*: Proses asesmen *talent* berdasarkan aspek *track record*, *technical capability*, *leadership capability* dan *personality*.
c. *Talent Development*: penyusunan rencana dan menjalankan pengembangan *talent* berdasarkan *gap* kapabilitas.
d. *Strategic Talent Review*: *review* kemajuan pengembangan dan menyiapkan rencana suksesi *incumbent*.

The talent management and succession process are divided into 4 (four) main processes, specifically:

a. Talent Identification: Identification of TC (Talent Classification) according to performance, Leadership Characteristics, Ability, Agility and Engagement.
b. Talent Profiling: Talent assessment based on track record, technical capability, leadership capability, and personality.
c. Talent Development: Planning and execution of talent development based on capability gap.
d. Strategic Talent Review: Progress review of the talent development and preparation for the succession of incumbents.

Pengelola: Pegawai *Talent*, HCBP, *Talent Manager* - HCSTM, EM, EMM, DIRBID

8. *ADIEU (Retire and Exit)*

Sistem pemberhentian pegawai dan program pensiun.

8. ADIEU (Retire and Exit)

Employee dismissal system and pension program.

Pengelolaan sumber daya manusia (SDM) di Bank Mandiri disusun berdasarkan berbagai peraturan dan perundangan yang berlaku, seperti Undang-undang Nomor 13 tahun 2003 tentang Ketenagakerjaan *juncto* undang-undang No. 11 tahun 2020 tentang Cipta Kerja, beserta aturan-aturan turunannya. Selain itu, pengelolaan SDM ditetapkan melalui berbagai kebijakan, seperti Kebijakan Operasional, Standar Prosedur Sumber Daya Manusia, serta Petunjuk Teknis Sumber Daya Manusia. Atas prestasi Bank Mandiri dalam pengelolaan SDM, Bank Mandiri mendapatkan berbagai penghargaan di bidang SDM, yaitu:

1. 2nd *Rank LinkedIn Top Companies* 2022
2. Rekor MURI atas Program Pelatihan Perbankan Kepada Karyawan Terbanyak
3. iNews Maker Award 2022 – *Innovation of Human Capital and Organization Development*
4. *Overall HR Excellence Awards ID Winner* 2022

Gold:

1. *Most People-Focused CEO*
2. *Excellence in Leadership Development*
3. *Excellence in Employee Engagement*
4. *Excellence in Crisis Management and Recovery*

Human resources (HR) management at Bank Mandiri adheres to applicable laws and regulations, including Law No. 13 of 2003 on Manpower in conjunction with Law No. 11 of 2020 on Job Creation, and their respective implementing regulations. The management of HR is guided by internal policies such as Operating Policies, Human Resources Standard Procedures, and Human Resources Technical Guidelines. As evidence of the Bank's achievements in HR management, Bank Mandiri has received several awards in the HR sector, namely:

1. 2nd Rank LinkedIn Top Companies 2022
2. MURI Record for the Most Banking Training Program for Employees
3. iNews Maker Award 2022 - Innovation of Human Capital and Organization Development
4. Overall HR Excellence Awards ID Winner 2022

Gold:

1. Most Employee-Focused CEOs
2. Excellence in Leadership Development
3. Excellence in Employee Engagement
4. Excellence in Crisis Management and Recovery

Silver:
1. *Employer of the Year*
2. *Excellence in Talent Management*
3. *Excellence in Employer Branding*
4. *Excellence in Learning and Development*

Bronze:
1. *Excellence in COVID-19 Response*

Silver:
1. Company of the Year
2. Excellence in Talent Management
3. Excellence in Employer Branding
4. Excellence in Learning and Development

Bronze:
1. Excellence in COVID-19 Response

INSAN BANK MANDIRI

[GRI 2-7] [OJK C.3.b]

Jumlah insan Bank Mandiri pada tahun pelaporan adalah 38.176 orang, atau naik sebesar 0,89% dari tahun sebelumnya yaitu 37.840 orang. Jumlah pekerja pria dan wanita cukup berimbang, menandakan bahwa Bank Mandiri memberikan kesempatan yang sama pada pekerja wanita, seperti untuk pekerja pria. Sekitar 48% dari seluruh pekerja adalah pria, dan sisanya wanita. Bank Mandiri tidak mempekerjakan karyawan paruh waktu, untuk itu kami tidak melaporkan pekerja paruh waktu. Berikut ini data terkait karyawan Bank Mandiri. Bank Mandiri juga tidak memiliki pekerja yang bukan karyawan (contoh: pekerja musiman). [GRI 2-8]

BANK MANDIRI EMPLOYEE

[GRI 2-7] [OJK C.3.b]

In the reporting year, total number of Bank Mandiri employees was 38,176, signifying an increase of 0.89% from the preceding year's of 37,840 employees. The gender distribution among the employees was balanced, indicating that Bank Mandiri provides equal opportunities for both female and male employees. The proportion of male employees was 48% of the total employees, while the remaining portion comprised female employees. Bank Mandiri does not engage in the employment of part-time workers, therefore we have no data to report in this regard. The following is data related to Bank Mandiri's employees. Bank Mandiri also does not employ any non-employees workers (e.g. seasonal workers). [GRI 2-8]

Jumlah Karyawan Berdasarkan Kontrak Kerja, Berdasarkan Jenis Kelamin
Total Employees by Employment Contract and Gender

Keterangan	2022		2021		2020		Description
	Pria Male	**Wanita** Female	**Pria** Male	**Wanita** Female	**Pria** Male	**Wanita** Female	
Pekerja Tetap	16.630	18.017	16.670	18.105	16.336	17.391	Permanent Employees
Pekerja Kontrak	1.478	1.701	1.288	1.447	1.949	2.381	Contract Employees
Trainee	214	136	182	148	106	84	Trainee
Jumlah	**18.322**	**19.854**	**18.140**	**19.700**	**18.391**	**19.856**	**Total**

Jumlah Karyawan Berdasarkan Kontrak Kerja, Berdasarkan Wilayah
Total Employees By Employment Contract and Region

Lokasi Penempatan	2022			2021			2020			Work Placement
	Tetap Permanent	**Kontrak** Contract	***Trainee***	**Tetap** Permanent	**Kontrak** Contract	***Trainee***	**Tetap** Permanent	**Kontrak** Contract	***Trainee***	
Kantor Pusat	10.797	1.242	350	10.706	1.009	330	10.330	1.273	190	Headquarters
Sumatera (Region 1, 2)	4.472	307	-	4.586	232	-	4.674	443	-	Sumatera (Region 1, 2)
Jakarta (Region 3, 4, 5)	6.680	629	-	6.714	544	-	6.323	1.032	-	Jakarta (Region 3, 4, 5)
Jawa (Region 6, 7, 8)	7.261	509	-	7.273	520	-	7.197	760	-	Java (Region 6, 7, 8)
Kalimantan (Region 9)	1.774	155	-	1.814	124	-	1.685	275	-	Kalimantan (Region 9)
Sulawesi & Maluku (Region 10)	1.924	162	-	1.931	155	-	1.821	286	-	Sulawesi & Maluku (Region 10)
Bali & Nusa Tenggara (Region 11)	1.060	98	-	1.051	82	-	1.003	122	-	Bali & Nusa Tenggara (Region 11)
Papua (Region 12)	679	77	-	700	69	-	694	139	-	Papua (Region 12)
Jumlah	**34.647**	**3.179**	**350**	**34.775**	**2.735**	**330**	**33.727**	**4.330**	**190**	**Total**

JUMLAH PEKERJA BERDASARKAN JENIS KELAMIN
TOTAL EMPLOYEES BY GENDER

JUMLAH PEKERJA DISABILITAS 2022
TOTAL EMPLOYEES WITH DISABILITIES 2022

13
Pekerja Tetap
Permanent Employee

18
Magang Kriya
Magang Kriya

PEREKRUTAN DAN PERGANTIAN KARYAWAN

[GRI 401-1]

Di tengah situasi yang terus berubah dan penuh dengan disrupsi, Bank Mandiri berupaya untuk membangun tim yang handal, yang dimulai dari proses rekrutmen. Bank Mandiri merekrut karyawan sesuai dengan posisi yang tersedia dan kesesuaian karyawan dengan nilai-nilai dan budaya Bank Mandiri. Untuk mendapatkan kinerja terbaik, setiap karyawan baru diberikan pelatihan dan motivasi sesuai dengan bidang masing-masing. Bank Mandiri menyiapkan program *Officer Development Program* (ODP) untuk para *fresh graduate* yang akan menjadi karyawan Bank Mandiri. Di samping itu terdapat *Staff Development Program* (SDP), yaitu program pelatihan karyawan yang akan dipromosikan menuju tingkatan pimpinan dalam Bank Mandiri.

EMPLOYEE RECRUITMENT AND TURNOVER

[GRI 401-1]

Amid constantly changing and disruptive situations, Bank Mandiri strives to build a reliable team, starting with the recruitment process. Bank Mandiri recruits candidates based on job availability and suitability of employees with the values and culture of Bank Mandiri. To achieve optimal performance, all newly hired employees undergo training and receive motivation in accordance with their respective fields. Bank Mandiri has establised Officer Development Program (ODP) to provide fresh graduates with a structured development plan, preparing them for employment at Bank Mandiri. Furthermore, the Staff Development Program (SDP) is in place as a training program for employee who are being groomed for leadership and managerial positions in Bank Mandiri.

Pada tahun pelaporan, Bank Mandiri merekrut 2.237 karyawan baru untuk ditempatkan di berbagai wilayah Indonesia. Perekrutan dan pergantian karyawan di Bank Mandiri dilakukan dengan mempertimbangkan strategi pemenuhan karyawan, sehingga tidak mengganggu operasional Bank Mandiri. Perekrutan ini untuk memenuhi kebutuhan kinerja Bank, di samping menggantikan 1.840 karyawan yang meninggalkan Bank Mandiri untuk berbagai alasan seperti pensiun dan berhenti atas permintaan sendiri.

In the reporting year, Bank Mandiri recruited 2,237 new employees to be placed in various parts of Indonesia. Employee recruitment and turnover were carefully managed by considering employee fulfillment strategies to minimize any potential disruption to Bank Mandiri's operations. In addition to replacing 1,840 employees who left the Bank for various reasons such as retirement and resignation for personal reasons, the recruitment was to fulfill the Bank's performance needs.

Perekrutan Berdasarkan Jenis Kelamin dan Wilayah Penempatan

Recruitment by Gender and Work Placement

Lokasi Penempatan	2022			2021			2020			Work Placement
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	
Kantor Pusat	821	443	1.264	553	378	931	377	268	645	Headquarters
Sumatera (Region 1, 2)	57	99	156	31	60	91	32	15	47	Sumatera (Region 1, 2)
Jakarta (Region 3, 4, 5)	107	220	327	68	168	236	37	91	128	Jakarta (Region 3, 4, 5)
Jawa (Region 6, 7, 8)	93	171	264	67	108	175	70	81	151	Java (Region 6, 7, 8)
Kalimantan (Region 9)	21	46	67	15	36	51	16	21	37	Kalimantan (Region 9)
Sulawesi & Maluku (Region 10)	34	52	86	30	27	57	11	14	25	Sulawesi & Maluku (Region 10)
Bali & Nusa Tenggara (Region 11)	18	26	44	16	21	37	8	17	25	Bali & Nusa Tenggara (Region 11)
Papua (Region 12)	14	15	29	6	7	13	19	13	32	Papua (Region 12)
Jumlah	**1.165**	**1.072**	**2.237**	**786**	**805**	**1.591**	**570**	**520**	**1.090**	**Total New**

Perekrutan Berdasarkan Usia dan Jenis Kelamin
Recruitment by Age and Gender

Usia	2022			2021			2020			Age
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	
<30	1.006	1.028	2.034	656	764	1.420	455	467	922	<30
30-54	152	43	195	120	38	158	111	51	162	30-54
>54	7	1	8	10	3	13	4	2	6	>54
Jumlah Pegawai Baru	**1.165**	**1.072**	**2.237**	**786**	**805**	**1.591**	**570**	**520**	**1.090**	**Total New Employees**

Perputaran Karyawan Berdasarkan Penempatan Kerja dan Jenis Kelamin
Employee Turnover by Work Placement and Gender

Lokasi Penempatan	2022			2021			2020			Work Placement
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	
Kantor Pusat	448	228	676	373	194	567	303	176	479	Headquarters
Sumatera (Region 1, 2)	92	129	221	165	221	386	182	222	404	Sumatera (Region 1, 2)
Jakarta (Region 3, 4, 5)	146	215	361	170	249	419	159	256	415	Jakarta (Region 3, 4, 5)
Jawa (Region 6, 7, 8)	170	180	350	209	180	389	162	192	354	Java (Region 6, 7, 8)
Kalimantan (Region 9)	38	49	87	41	45	86	43	42	85	Kalimantan (Region 9)
Sulawesi & Maluku (Region 10)	32	46	78	26	46	72	40	58	98	Sulawesi & Maluku (Region 10)
Bali & Nusa Tenggara (Region 11)	19	9	28	24	12	36	23	10	33	Bali & Nusa Tenggara (Region 11)
Papua (Region 12)	13	16	29	28	15	43	11	11	22	Papua (Region 12)
Perusahaan Anak	9	1	10	-	-	-	-	-	-	Subsidiaries
Jumlah Karyawan Meninggalkan Perusahaan	**967**	**873**	**1.840**	**1.036**	**962**	**1.998**	**923**	**967**	**1.890**	**Total Employee Turnover**

Perputaran Karyawan Berdasarkan Usia dan Jenis Kelamin
Employee Turnover by Age and Gender

Usia	2022			2021			2020			Age
	Pria Male	**Wanita** Female	**Jumlah** Total	**Pria** Male	**Wanita** Female	**Jumlah** Total	**Pria** Male	**Wanita** Female	**Jumlah** Total	
<30	185	231	416	139	284	423	164	372	536	<30
30-54	469	529	998	538	546	1.084	375	483	858	30-54
>54	313	113	426	359	132	491	384	112	496	>54
Jumlah Karyawan Meninggalkan Perusahaan	**967**	**873**	**1.840**	**1.036**	**962**	**1.998**	**923**	**967**	**1.890**	**Total Employee Turnover**

Tingkat perputaran karyawan dalam industri perbankan cukup tinggi, yaitu 15-20% per tahun. Dengan demikian, angka perputaran karyawan Bank Mandiri dapat dianggap sangat baik, yaitu sekitar 4,82%, jauh lebih rendah daripada tingkat perputaran di industri perbankan. Berbagai upaya dilakukan oleh Bank Mandiri untuk meningkatkan retensi karyawan, salah satunya dengan menciptakan atmosfir kerja yang nyaman: *super happy* dan *super productive*, untuk meningkatkan *employee engagement*. Data terkait pergantian karyawan tertera seperti di bawah ini.

The Banking Industry has a high employee turnover rate of 15-20% annually. However, Bank Mandiri has achieved a much lower employee turnover rate of 4.82%, which is commaendable. Bank Mandiri has implemented several strategies to improve employee retention, such as creating a comfortable and pleasant work atmosphere known as "super happy and super productive", to increase employee engagement. Employee turnover data is presented in the following section.

Alasan Perputaran Karyawan tahun 2022
The main Causes of Employee Turnover 2022

Alasan	**Jumlah** Amount	Reasons
Permintaan pribadi	1.102	Personal request
Pensiun	557	Pension
Meninggal dunia	59	Death
Indisipliner	6	Indiscipline
Pensiun dini	20	Early retirement
Lain-lain	96	Others
Jumlah	**1.840**	**Total**

KESETARAAN DAN KEBERAGAMAN

[OJK F.18]

Bank Mandiri menghargai kreativitas yang muncul dari berbagai latar belakang kepribadian dan budaya yang berbeda. Setiap karyawan diterima untuk menjadi bagian dari tim yang inklusif. Bank Mandiri menghargai keberagaman, dan menerima serta memperlakukan karyawan dengan setara tanpa memandang latar belakang etnis, jenis kelamin, pendidikan, agama atau yang lainnya. Kebijakan kesetaraan dan keberagaman ini diterapkan sejak awal proses penerimaan karyawan, dan dilanjutkan dalam sistem pelatihan dan promosi. Kesempatan setara juga diberikan melalui kebijakan penerimaan karyawan bagi seluruh penduduk Indonesia untuk meniti karir bersama Bank Mandiri. Seluruh karyawan Bank Mandiri adalah penduduk Indonesia yang berasal dari berbagai wilayah. [GRI 202-2] Atas kehati-hatian Bank Mandiri terhadap hal ini, maka tidak terdapat tuntutan atas insiden diskriminasi pada tahun pelaporan. [GRI 406-1]

Berikut ini data keberagaman dalam badan tata kelola dan karyawan Bank Mandiri. Yang termasuk ke dalam badan tata kelola adalah posisi Direksi dan Dewan Komisaris.

EQUALITY AND DIVERSITY

[OJK F.18]

Bank Mandiri recognizes and appreciates the contributions of diverse personalities and cultural backgrounds, emphasizing an inclusive work environment where every employee can thrive. Bank Mandiri uphold and practice an equal and fair treatment policy toward all employee regardless of their ethnic background, gender, education, or religion. Also, Bank Mandiri provide equal opportunities to all Indonesian residents to pursue their career aspirations. All of Bank Mandiri's employees are Indonesian citizens from various regions. [GRI 202-2] In the reporting year, Bank Mandiri did not experience any incidents of discrimination, which highlights our unwavering commitment to providing a discrimination-free workplace. [GRI 406-1]

The following information on diversity in Bank Mandiri's governing bodies and employees. The governing bodies referref to the Board of Directors and Board of Commissioners.

Persentase Badan Tata Kelola dan Karyawan Berdasarkan Kategori dan Jenis Kelamin

Percentage of Governing Bodies and Employees by Category and Gender

[GRI 405-1] [OJK C.3.b]

Usia	2022		2021		2020		Age
	Pria Male (%)	**Wanita** Female (%)	**Pria** Male (%)	**Wanita** Female (%)	**Pria** Male (%)	**Wanita** Female (%)	
Dewan Komisaris	0,04	0,01	0,04	0,01	0,04	0,01	Board of Commissioner
Direksi	0,05	0,01	0,05	0,01	0,05	0,01	Board of Directors
SEVP/EVP/SVP	0,62	0,15	0,59	0,14	0,49	0,14	SEVP/EVP/SVP
VP/AVP	13,64	6,62	13,14	6,12	12,56	5,50	VP/AVP
Manager	37,34	33,02	35,46	31,54	34,19	30,89	Managers
Staf	47,15	60,18	49,42	62,18	51,17	63,45	Staff
Lain-lain	1,16	0,01	1,30	0,01	1,49	0,01	Others
Jumlah	100,00	100,00	100,00	100,00	100,00	100,00	Total
Persentase dari jumlah seluruh karyawan	**48,02**	**51,98**	**48,01**	**51,99**	**48,10**	**51,90**	**Percentage of total employees**

SEVP : Senior Eksekutif Vice President Senior Executive Vice President
EVP : Eksekutif Vice President Executive Vice President
SVP : *Senior Vice President*

VP : *Vice President*
AVP : *Assistant Vice President*
Manager : pegawai tingkat *Asistant Manager, Manager, First Senior Manager, Senior Manager*
Manager is a staff on the following level: Assistant Manager, Manager, First Senior Manager, Senior Manager

Persentase Badan Tata Kelola Karyawan Berdasarkan Kategori dan Kelompok Usia

Percentage of Governing Bodies and Employees by Category and Age Group

[GRI 405-1] [OJK C.3.b]

Jabatan	2022			2021			2020			Position
	<30 (%)	30-54 (%)	>54 (%)	<30 (%)	30-54 (%)	>54 (%)	<30 (%)	30-54 (%)	>54 (%)	
Dewan Komisaris	0,00	0,01	1,55	0,00	0,01	1,68	0,00	0,01	1,36	Board of Commissioner
Direksi	0,00	0,01	1,55	0,00	0,02	1,47	0,00	0,03	0,97	Board of Director
SEVP/EVP/SVP	0,00	0,43	4,84	0,00	0,46	3,36	0,00	0,39	4,26	SEVP/EVP/SVP
VP/AVP	0,09	13,40	28,63	0,05	13,33	30,25	0,01	13,40	27,52	VP/AVP
Manager	33,12	36,15	18,96	25,71	36,90	25,84	22,02	38,24	32,36	Manager
Staf	66,79	49,34	37,33	74,23	48,46	32,56	77,96	46,91	28,10	Staff
Lain-lain	0,00	0,65	7,16	0,00	0,83	4,83	0,00	1,01	5,43	Other
Jumlah	100,00	100,00	100,00	100,00	100,00	100,00	100,00	100,00	100,00	Total
Persentase dari jumlah seluruh karyawan	**27,20**	**71,44**	**1,35**	**30,44**	**68,30**	**1,26**	**35,06**	**63,59**	**1,35**	**Percentage of total employees**

Persentase Badan Tata Kelola dan Karyawan Berdasarkan Kategori dan Pendidikan

Percentage of Governing Bodies and Employees by Category and Education

[GRI 405-1] [OJK C.3.b]

Jabatan	2022							Position
	S3 Doctoral Degree	**S2** Master's Degree	**S1** Bachelor's Degree	**Diploma** Diploma	**SLTA** Senior High School	**SLTP** Junior High School	**SD** Elementary School	
Dewan Komisaris	25,00	0,32	0,00	0,00	0,00	0,00	0,00	Board of Commissioner
Direksi	0,00	0,21	0,02	0,00	0,00	0,00	0,00	Board of Directors
SEVP/EVP/SVP	12,50	4,55	0,17	0,05	0,00	0,00	0,00	SEVP/EVP/SVP
VP/AVP	43,75	42,57	8,66	5,02	3,31	0,00	0,00	VP/AVP
SRM/AM	12,50	40,00	37,55	6,77	5,20	0,00	0,00	SRM/AM
Staf	6,25	12,30	53,52	87,87	75,43	25,00	0,00	Staff
Lain-lain	0,00	0,05	0,08	0,29	16,07	75,00	100,00	Others
Jumlah	100,00	100,00	100,00	100,00	100,00	100,00	100,00	Total
Persentase dari jumlah seluruh karyawan	**0,04**	**4,90**	**86,89**	**5,37**	**2,77**	**0,03**	**0,00**	**Percentage of total employees**

Jabatan	2021					Position
	S3 Doctoral Degree	**S2** Master's Degree	**S1** Bachelor's Degree	**Diploma** Diploma	**SLTA** Senior High School	
Dewan Komisaris	31,25	0,27	0,00	0,00	0,00	Board of Commissioners
Direksi	0,00	0,27	0,02	0,00	0,00	Board of Directors
SEVP/EVP/SVP	12,50	4,44	0,15	0,00	0,00	SEVP/EVP/SVP
VP/AVP	37,50	43,12	8,11	5,04	3,21	VP/AVP
SRM/AM	12,50	39,98	35,76	7,28	6,50	SRM/AM
Staf	6,25	11,92	55,87	87,41	73,06	Staff
Lain-lain	0,00	0,00	0,08	0,27	17,23	Others
Jumlah	100,00	100,00	100,00	100,00	100,00	Total
Persentase dari jumlah seluruh karyawan	**0,04**	**4,88**	**86,04**	**5,92**	**3,13**	**Percentage of total employees**

Jabatan	2020					Position
	S3 Doctoral Degree	**S2** Master's Degree	**S1** Bachelor's Degree	**Diploma** Diploma	**SLTA** Senior High School	
Dewan Komisaris	35,71	0,28	0,00	0,00	0,00	Board of Commissioners
Direksi	0,00	0,28	0,02	0,00	0,00	Board of Directors
SEVP/EVP/SVP	7,14	3,88	0,14	0,00	0,00	SEVP/EVP/SVP
VP/AVP	42,86	44,38	7,48	4,88	3,87	VP/AVP
SRM/AM	7,14	40,16	34,88	8,61	0,00	SRM/AM
Staf	7,14	11,02	57,39	86,27	77,01	Staff
Lain-lain	0,00	0,00	0,08	0,24	19,12	Others
Jumlah	100,00	100,00	100,00	100,00	100,00	Total
Persentase dari jumlah seluruh karyawan	**0,04**	**4,66**	**85,53**	**6,45**	**3,32**	**Percentage of total employees**

Bank Mandiri menerapkan kesetaraan sistem remunerasi dan gaji pokok antara karyawan laki-laki dan perempuan. Perbandingan gaji pokok dan remunerasi antara karyawan laki-laki dan perempuan adalah 1:1. Penetapan gaji dan fasilitas didasarkan atas kinerja, dan bukan atas jenis kelamin. [GRI 405-2]

Komitmen Bank Mandiri pada kesetaraan juga ditunjukkan pula dengan membuka kesempatan yang sebesar-besarnya pada karyawan perempuan untuk berkarya di Bank Mandiri. Persentase karyawan perempuan adalah 52% dari seluruh karyawan, dan persentase perempuan yang menjabat *top level management* (dari *Assistant Vice President* hingga Direktur) adalah 33,90%.

Bank Mandiri applies the same ratio of remuneration and basic salary for male and female employees. In other words, the ratio of basic salary and remuneration between male and female employees is 1:1. Salaries and facilities are determined according to performance, not gender. [GRI 405-2]

Bank Mandiri's commitment to gender equality is also demonstrated by providing maximum opportunities for female employees to work at Bank Mandiri. The percentage of female employees is 52% of total employees, while the percentage of women in top-level management, from Assistant Vice President to Director, is 33.90%.

DIVERSITY

Menurut Jenis Kelamin dalam Top Manajemen
By Gender in Top Level Management

Menurut Jenis Kelamin
By Gender

Dukungan bagi karyawan perempuan juga ditunjukkan melalui berbagai program yang tercakup dalam Srikandi Mandiri, seperti perayaan hari Kartini, hari ibu, mengadakan pelatihan kepemimpinan bagi para perempuan, program mentoring dan berbagai program lainnya.

Bank Mandiri supports female employees through various programs of Srikandi Mandiri, including Kartini Day celebration, Mother's Day celebration, women's leadership training, mentoring programs and various other programs.

MEMENUHI HAK PEKERJA

Setiap pekerja berhak atas upah, dan Bank Mandiri memastikan untuk memenuhi setiap hak karyawannya sesuai dengan peraturan dan perundangan yang berlaku. Bank Mandiri berkomitmen untuk mengikuti peraturan pemerintah terkait Upah Minimum Regional di setiap lokasi operasionalnya. Rasio standar upah karyawan *entry level* berdasarkan jenis kelamin terhadap UMR adalah 1:1. [GRI 202-1][OJK F.20] Bank Mandiri tidak membedakan upah antara karyawan laki-laki dan perempuan. Di samping itu, Bank Mandiri memastikan tidak ada pekerja anak dan kerja paksa dalam lingkungan kerjanya. [OJK F.19] [GRI 408-1] [GRI 409-1]

CUTI MELAHIRKAN [GRI 401-3]

Bank Mandiri menyambut anggota keluarga baru dari para karyawan yang melahirkan atau yang istrinya hendak melahirkan. Bank Mandiri memberikan cuti melahirkan sesuai dengan peraturan pemerintah, dan menerima karyawan kembali bekerja setelah cuti berakhir, untuk menduduki posisi sebelumnya. Pada tahun pelaporan terdapat 1.169 karyawan perempuan yang mengambil cuti melahirkan, dan 590 karyawan laki-kali yang mengambil cuti untuk mendampingi istrinya melahirkan. Dari jumlah tersebut, 100% dari karyawan perempuan kembali bekerja, bahkan ada 100 % dari karyawan yang cuti melahirkan pada tahun sebelumnya tetap bekerja di Bank Mandiri. Hal ini membuktikan komitmen Bank Mandiri untuk menjadi tempat bekerja yang mendukung para karyawan perempuan.

WORKERS' RIGHTS FULFILLMENT

Workers are entitled to a wage, and Bank Mandiri ensures to fulfill workers' rights in accordance with applicable laws and regulations. Bank Mandiri is committed to adhere to government regulations on the Regional Minimum Wage in respective Bank Mandiri's operating location. The standard ratio of entry level employee wages by gender to the minimum wage is 1:1. [GRI 202-1][OJK F.20] Bank Mandiri does not differentiate between male and female employees. In addition, Bank Mandiri does not employ child labor and forced labor in its work environment. [OJK F.19] [GRI 408-1] [GRI 409-1]

MATERNITY LEAVE [GRI 401-3]

Bank Mandiri welcomes new family members of employees who have given birth or whose wives are about to give birth. Bank Mandiri provides maternity leave in accordance with government laws and regulations. The Company reinstates employees after the leave ends, and they can hold their previous positions. In the reporting year, 1,169 female employees and 590 male employees took maternity/paternity leave to accompany their wives during childbirth. Of this amount, 100% of female employees returned to work, and 100% of employees taking maternity leave in the previous year returned to work at Bank Mandiri. This proved Bank Mandiri's commitment to being a supportive workplace for female employees.

Karyawan yang Mengambil Cuti Melahirkan
Employees Taking Maternity Leave/Paternity Leave
[GRI 405-1]

Keterangan	Karyawan yang BERHAK mendapat cuti melahirkan Employees ENTITLED TO maternity leave/ paternity leave	Karyawan yang MENGAMBIL cuti melahirkan Employees TAKING TO maternity leave/ paternity leave	Karyawan yang kembali bekerja setelah cuti Employees returning to work after the leave	Karyawan yang tetap bekerja 1 tahun setelah selesai cuti Employees returning to work for 1 year after the leave	Tingkat karyawan yang mengambil cuti melahirkan yang kembali bekerja Rate of employees taking maternity leave and returning to work	Hak Cuti Maternity/ Paternity Leave	Description
Pria	13.932	590	590	590	100%	5 Hari Kalender 5 Calendar Days	Male
Wanita	14.274	1.169	1.169	1.169	100%	90 Hari Kalender 90 Calendar Days	Female
Jumlah	**28.206**	**1.759**	**1.759**	**1.759**	**100%**	**-**	**Total**

KEBEBASAN BERSERIKAT

Bank Mandiri menghargai kebebasan berserikat bagi setiap karyawannya, sebagai hak yang dijamin oleh undang-undang. Pada tahun pelaporan terdapat 12.974 orang karyawan Bank Mandiri yang menjadi anggota Serikat Pegawai Bank Mandiri (SPBM).

PERJANJIAN PERUNDINGAN KOLEKTIF

[GRI 2-30]

Hubungan industrial yang harmonis antara manajemen dan karyawan merupakan faktor penting untuk membangun kondisi kerja yang nyaman, dan pada akhirnya meningkatkan kinerja karyawan. Bank Mandiri berupaya untuk membina hubungan kerja yang harmonis dan mengelola setiap isu dengan baik, untuk menghindarkan risiko perselisihan dan konflik. Untuk itu, Bank Mandiri menetapkan PKB (Perjanjian Kerja Bersama) yang memuat hak dan kewajiban serta peraturan kerja yang mengikat pemberi kerja maupun karyawan.

PKB berlaku mengikat bagi seluruh (100%) karyawan Bank Mandiri, baik karyawan dengan karyawan tetap (Perjanjian Kerja Waktu Tidak Tertentu /PKWTT) maupun karyawan kontrak (Perjanjian Kerja Waktu Tertentu/ PKWT).

1. PKB periode 2021 – 2023 telah ditandatangani pada tanggal 1 Desember 2021 oleh Direktur Utama Bank Mandiri dan Ketua Umum Serikat Pegawai Bank Mandiri (SPBM).

FREEDOM OF ASSOCIATION

Bank Mandiri respects the freedom of association for the right of employees, as guaranteed by the laws and regulations. In the reporting year, total Bank Mandiri Labor Union (SPBM) members reached 12,974 employees.

COLLECTIVE BARGAINING AGREEMENT

[GRI 2-30]

Harmonious industrial relations between management and employees are a key factor to build comfortable working environment and eventually improve employee performance. Bank Mandiri strives to foster harmonious working relations and manage any issues properly to avoid the risk of disputes and conflicts. For this reason, Bank Mandiri established Collective Labor Agreements (CLAs) containing rights and obligations as well as work rules that bind employer and employees.

The CLA is binding for all (100%) the Bank's employees, both permanent employees (Indefinite Term Employment Agreement/PKWTT) and contract employees (Fixed Term Employment Agreement/ PKWT).

1. The CLA for the 2021-2023 period was signed on December 1st, 2021, by the President Director of Bank Mandiri and Chairman of Bank Mandiri Labor Union (SPBM).

2. PKB terdaftar dan disahkan oleh Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP.4/HI.00.01/00.0000.211217003/B/XII/2021 tanggal 27 Desember 2021, yang berlaku hingga 1 Desember 2023.
3. PKB berlaku mengikat bagi seluruh karyawan Bank, baik karyawan dengan karyawan tetap (Perjanjian Kerja Waktu Tidak Tertentu /PKWTT) maupun karyawan kontrak (Perjanjian Kerja Waktu Tertentu/PKWT).

PROGRAM PENSIUN

[GRI 201-3] [GRI 404-2]

Bank Mandiri menghargai para karyawan yang telah mendedikasikan waktu, tenaga dan pemikirannya untuk berkarya bersama Bank Mandiri hingga masa pensiun mereka. Untuk itu, Bank Mandiri mempersiapkan berbagai program pensiun untuk menjaga kesejahteraan para karyawan di masa purna tugas mereka. Penyediaan program pensiun yang baik juga menjadi penarik untuk mempertahankan talenta terbaik agar tetap bekerja di Bank Mandiri. Program Dana Pensiun dikelola dalam bentuk Dana Pensiun Pemberi Kerja (DPPK) yang terdiri dari dua jenis program yaitu:

1. Program Pensiun Iuran Pasti
   a. Iuran bulanan Pemberi Kerja sebesar 10% dan Iuran Peserta sebesar 5% dari penghasilan dasar pensiun, besarnya Manfaat Pensiun tergantung dari akumulasi iuran dan hasil pengembangan.
   b. Peserta adalah Pegawai tetap Bank Mandiri termasuk Pegawai (*ex-legacy*) bank yang ikut bergabung ke Bank Mandiri.

2. Program Pensiun Manfaat Pasti
   a. Tidak ada Iuran (tidak *going concern*), besarnya Manfaat Pensiun sudah pasti (ditetapkan dalam Peraturan Dana Pensiun).
   b. Peserta adalah Pensiunan dan Pegawai aktif dari 4 (empat) Bank Bergabung (*ex-legacy*).

Bank Mandiri juga mengikutsertakan karyawannya dalam program BPJS Ketenagakerjaan dari pemerintah yang meliputi:

1. Jaminan Pensiun (JP) dengan iuran dari karyawan sebesar 1% dan dari Bank Mandiri sebesar 2% dari gaji karyawan.
2. Jaminan Hari Tua (JHT) dengan iuran dari karyawan sebesar 2% dan dari Bank Mandiri sebesar 3,7% dari gaji karyawan.
3. Jaminan Kecelakan Kerja (JKK) dengan iuran sebesar 0,10% dari gaji karyawan.

2. The CLA has been registered and ratified by the Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Number KEP.4/HI.00.01/00.0000.211217003/B/XII/2021 dated December 27, 2021, which is valid until December 1, 2023.
3. The CLA is legally binding on all employees of the Bank, both permanent employees (Indefinite-Term Employment Work Agreement/PKWTT) and contract employees (Fixed Term Employment Agreement/PKWT).

RETIREMENT PROGRAM

[GRI 201-3] [GRI 404-2]

Bank Mandiri values its employees who have contributed their time, energy and thoughts to work with Bank Mandiri until their retirement. For this reason, Bank Mandiri offers various pension programs to ensure the well-being of its retired employees. The pension program are also design to retain the best talent to continue working at Bank Mandiri. The Pension Fund Program also known as Pension Funds by Employer (DPPK) consisting of two types of programs, which include:

1. Defined Contribution Pension Program
   a. Employer's monthly contribution is 10% while participant's contribution is 5% of their basic income, the amount of pension benefits depends on the accumulation of contributions and development results.
   b. Participants are permanent employees of Bank Mandiri who were previously employed by banks that have since merge with Bank Mandiri (ex-legacy).
2. Defined Benefit Pension Program
   a. No Contribution (no going concern), the amount of Retirement Benefit is fixed (stipulated in the Pension Fund Regulation).
   b. Participants are retirees and active employees of the 4 (four) merged banks (ex-legacy).

Bank Mandiri also enrolls the employees in the BPJS Employment program from the government, including:

1. Pension Plan with a Bank contribution of 2% and an employee contribution of 1% derived from employee salaries.
2. Pension Plan Fund with a Bank contribution of 3.7% and an employee contribution of 2% derived from employee salaries.
3. Working Accident Protection with a contribution of 0.10% derived from employee salaries.

4. Jaminan Kematian (JKM) dengan iuran 0,20% dari gaji karyawan.
5. Jaminan Kehilangan Pekerjaan (JKP) dengan iuran sebesar 0,46% yang terdiri dari 0,22% dari Upah sebulan dibayarkan oleh Pemerintah Pusat dan 0,24% dibayarkan oleh Bank yang merupakan rekomposisi dari JKK dan JKM.

Selain menyiapkan dana pensiun, Bank Mandiri juga memperhatikan kesehatan para karyawan yang memasuki usia pensiun melalui koperasi Mandiri Health Care (MHC). Berdiri tahun 2010, koperasi ini menyediakan bantuan, manfaat dan pelayanan kesehatan bagi karyawan dengan iuran keanggotaan sebesar 5%, yang berasal dari kontribusi karyawan sebesar 2% dan kontribusi Bank Mandiri sebesar 3%.

Persiapan mental dan emosional dalam menghadapi pensiun tidak kalah penting dengan bekal finansial. Untuk itu, Bank Mandiri menyediakan seminar untuk membekali karyawan yang hendak pensiun. Topik-topik menarik dan penting disampaikan dalam pelatihan lima hari ini, seperti: keadaan psikologis setelah pensiun, menjaga kesehatan, dan tetap produktif di masa pensiun. Pada tahun 2022, telah diadakan pelatihan menjelang pensiun yang diikuti oleh pegawai beserta pasangan sebanyak 511 peserta.

PEMBERITAHUAN MENGENAI PERUBAHAN

[GRI 402-1]

Perubahan signifikan yang berdampak pada para karyawan tentunya perlu diinformasikan kepada mereka, demi hubungan industrial yang baik dan operasional yang lancar. Untuk itu, Bank Mandiri menetapkan untuk mengkomunikasikan perubahan penting kepada Serikat Pegawai, sesuai Pasal 6 ayat 4 PKB. Jangka waktu pemberitahuan adalah 2 (dua) minggu sebelum perubahan dilaksanakan.

TUNJANGAN

[GRI 401-2]

Tunjangan menjadi salah satu faktor penentu dalam menarik talenta terbaik dan mempertahankan loyalitas karyawan pada Bank Mandiri. Tunjangan yang bersaing juga meningkatkan semangat karyawan dalam bekerja, sehingga dapat meningkatkan produktivitas Bank Mandiri secara keseluruhan. Bank Mandiri memberikan tunjangan karyawan sesuai dengan status kerja dan jenis pekerjaan mereka. Berikut ini tunjangan yang diberikan pada seluruh karyawan baik tetap dan karyawan kontrak.

4. Death Security with a contribution of 0.20% derived from employee salaries.
5. Job Loss Security with a contribution of 0.46% consisting of 0.22% of the monthly wages paid by the Central Government and 0.24% paid by the Bank which is a recomposition of Employment Injury Security and Death Security.

In addition to preparing pension funds, Bank Mandiri also pays attention to the health of employees entering retirement age through the Mandiri Health Care (MHC) cooperative. Established in 2010, the cooperative provides health assistance, benefits and health services for employees with a membership fee of 5%, derived from employee contributions of 2% and Bank Mandiri's contribution of 3%.

In addition to financial provision, mental and emotional preparation for retirement also plays a significant role. For this reason, Bank Mandiri provided seminars to equip employees who are about to retire. Engaging and important topics were presented in the five-day training, such as psychological state after retirement, maintaining health, and remaining productive during retirement. In 2022, the pre-retirement training was attended by a total of 511 participants and their spouses.

NOTIFICATION REGARDING CHANGES

[GRI 402-1]

Significant changes that impact employees must undoubtedly be communicated to them in order to maintain good labor relations and smooth operations. For this reason, Bank Mandiri has decided to communicate important changes to the Employees' Union in accordance with Article 6 paragraph 4 of the PKB. The notification period is two weeks before the change is implemented.

ALLOWANCES

[GRI 401-2]

Allowances are a determining factor in attracting top talent and maintaining employee loyalty to Bank Mandiri. Competitive allowances also increase employee morale at work, so as to increase overall company productivity. Bank Mandiri provides employee allowances according to employment status and type of work. The following allowances are provided to all employee covering both permanent and contract employees.

Tunjangan Karyawan
Employee allowances
[GRI 405-1]

Keterangan	Karyawan Tetap Permanent Employee	Karyawan Kontrak Contract Employee	*Trainee*	Description
Uang transportasi	N/A	N/A	N/A	Transport allowance
Uang makan	N/A	N/A	N/A	Meal allowance
Uang pensiun	V	X	X	Pension fund
Tunjangan Hari Raya	V	V	Uang mudik Homecoming money	Religious Holiday Allowance
Uang jabatan [a)]	V	X	X	Position allowance [a)]
Bonus	V	V	Insentif prestasi Merit pay	Bonus
Uang pendidikan [b)]	V (Beasiswa S2) (Master Scholarship)	X	X	Education allowance [b)]
Uang pengobatan [c)]	V	V	BPJS	Medical allowance [c)]
Pakaian dinas/seragam [d)]	V	V	V	Official clothing/uniforms [d)]
Uang cuti	V	V	X	Leave allowance
Uang kematian	V	V	X	Death allowance
Tunjangan lokasi [b)]	V	V	X	Location allowance [b)]
Uang saku	X	X	V	Pocket money
Tunjangan penampilan [d)]	V	V	V	Appearance allowance [d)]
Tunjangan risiko selisih [d)]	V	V	V	Difference risk allowance [d)]
Uang Kompensasi Akhir Kontrak	X	V	X	Compensation at the end of contract
Penghargaan Masa Kerja [b)]	V	X	X	Long service pay [b)]

a) Sesuai kondisi tertentu (saat ini berlaku untuk *level Group Head*/Pejabat Setara dan P3K)
b) Untuk karyawan yang memenuhi syarat dan kondisi tertentu
c) Menggunakan asuransi
d) Untuk *frontliner* dan jabatan tertentu

a) According to particular conditions (currently applies to the level of Group Head/Equivalent Officer and First Aid)
b) For employees who meet certain terms and conditions
c) Using insurance
d) For front-liner and particular positions

PROGRAM PELATIHAN

[OJK F.22]

Program pelatihan dan pengembangan karyawan di Bank Mandiri diterapkan secara komprehensif dengan mempertimbangkan pengembangan potensi karyawan dan disesuaikan dengan tujuan-tujuan Bank Mandiri. Pendidikan dan pelatihan yang diberikan berupa pengembangan kompetensi kepemimpinan maupun teknik, dengan strategi pengembangan karyawan sebagai berikut: [GRI 404-2]

1. Mandiri *People Manager*
2. Mandiri *Advanced Leaders Program*
3. *Upskilling & Reskilling*
4. *Operation Transformation*

TRAINING PROGRAM

[OJK F.22]

Bank Mandiri's employee training and development program is comprehensively implemented by considering the development of employee potential and aligned with the Bank's objectives. Education and training are provided in the form of leadership and technical competency development, with the following employee development strategies:
[GRI 404-2]

1. Mandiri People Manager
2. Mandiri Advanced Leaders Program
3. Upskilling & Reskilling
4. Operation Transformation

5. *Beyond Lending*
6. Mandirian Siap Jadi Digital

Sebagai bagian dari strategi Bank, *leadership pipeline* merupakan bagian dari pengembangan pegawai di mana menjadi salah satu fokus untuk mencapai aspirasi Bank. Bank Mandiri dapat mengakselerasi *career progression* pegawai berdasarkan *talent management approach*. Pengembangan *leadership* yang kokoh terbentuk di dalam *talent management* yang kuat, hal ini dimulai dari cara mengidentifikasi *leadership* yang berpotensi, menguji *gap* untuk mengetahui *gap* pengembangan, mempersiapkan rencana pengembangan, dan secara periodik memonitor pengembangan melalui proses panel.

Sebagai bagian dari prinsip *top talent development*, *talent development* di Bank Mandiri perlu memiliki *individualized approach* berdasarkan kekuatan dan potensi, *stretched* dan *accelerated*, berkelanjutan, dan *learning by doing*. Hal ini terefleksi pada *Employee Value Propositions* (EVP), di mana Bank Mandiri sebagai tempat untuk belajar, berkembang, dan berkontribusi untuk Indonesia.

Bank Mandiri mempersiapkan *workforce* untuk menghadapi berbagai tantangan di masa depan melalui strategi *talent pipeline development*. Strategi *talent development* ini diimplementasikan melalui *leadership development program* untuk seluruh pegawai dalam mempersiapkan Bank Mandiri *leadership pipeline*.

Program ini terstruktur dalam tiga fase, yang sesuai dengan kebutuhan Mandirian dan *talent* yang didasari oleh *career ladder* pegawai.

1. Fase pertama adalah *Onboarding*, yaitu training yang ditujukan untuk pegawai baru dan pegawai rotasi, promosi atau yang menduduki posisi baru sehingga dapat mempersiapkan pegawai sebagai pemimpin.
2. Fase kedua adalah *Equipping*, yaitu *managerial skills training* yang ditujukan untuk melengkapi *leadership capability* pegawai di posisinya saat ini.
3. Fase ketiga adalah *Developing*, yaitu *top talent acceleration program* untuk meningkatkan kapabilitas dalam mempersiapkan *leaders* ke level berikutnya. Dalam hal *development program,*

5. Beyond Lending
6. Mandirian Siap Jadi Digital

As part of the Bank's strategy, the leadership pipeline is also a part of employee development and the company's focus to achieve its long-term goals. To accelerate employee career progression, Bank Mandiri has adopt a talent management approach that enables to identify a potential leaders, development gaps, preparing development planning, and periodically monitoring development through a panel process. By prioritizing talent management and leadership development, Bank Mandiri creates a strong foundation for future growth and success, both for the company and its employees.

As part of top talent development principle, talent development at Bank Mandiri requires an individualized approach based on strengths and potential, stretched and accelerated, sustainable, and learning by doing as reflected in the company's Employee Value Propositions (EVP), namely learn, grow, and contribute to Indonesia.

Bank Mandiri arrange its workforce to face various challenges in the future through a talent pipeline development strategy. The strategy is implemented through leadership development program for all employees in preparing the Bank Mandiri leadership pipeline.

This program is structured in 3 phases, which are in accordance with Mandirian and talent needs which are based on employee career ladders.

1. The first phase is Onboarding, which is training aimed at new employees and employees on rotation, promotions or those occupying new positions so as to prepare employees as leaders.
2. The second phase is Equipping, which is managerial skills training aimed at complementing the leadership capabilities of employees in their current positions.
3. The third phase is Developing, which is a top talent acceleration program to improve capabilities in preparing leaders to the next level. In terms of development programs, Bank Mandiri collaborates

Bank Mandiri berkolaborasi dengan institusi edukasi untuk mengakselerasi *talent readiness*, yang disesuaikan dengan kebutuhan Mandirian berdasarkan *job level*.

Berikut adalah struktur dari Mandiri *Leadership Pipepine Program*:

with educational institutions to accelerate talent readiness, which is tailored to Mandirian needs based on job level.

Structure of Mandiri Leadership Pipeline Program can be seen below:

LEADERSHIP PIPELINE PROGRAM STRUCTURE

	ONBOARDING	EQUIPPING	DEVELOPING
	Onboard for newly & promoted people leaders to perform	Equipping with practical managerial skills which refers to leadership capability indicator gaps	Top talent accelerations programs to enhance capabilities for next level
Leading Organization (BOD& SEVP)	**Onboarding Executive Leaders**		**MAELP** Mandiri Advance Executive Leaders Program
Leading Functions (Group Head/ L2)	**Mandiri People Manager** Executive	**Strategic Business Leader Program**	**MASLP** Mandiri Advanced Senior Leaders Program
Leading Leaders (Department Head/ L3)	**Mandiri People Manager** Mastery		**MALP** Mandiri Advanced Leaders Program
Leading Teams (Team Leader)	**Mandiri People Manager** Advance Fundamental	**Managerial Series Program**	**MAFLP** Mandiri Advanced First Leaders Program
Leading Self (Officer)	**ODP/SDP** Officer/Staff Development Program		Graduates Scholarship

Bank Mandiri bekerjasama dengan insitusi pendidikan termasuk perguruan tinggi bisnis internasional untuk membangun dan implementasi *leadership learning modules* seperti National University of Singapore, IMD, IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, dll. Dengan detail sebagai berikut:

1. The MAFLP program berkolaborasi dengan the National University of Singapore untuk membangun *Ambidextrous Leadership*, *Digital Mindset* dan *People Focus Learning*.
2. The MALP program berkolaborasi dengan IMD, Professor Ric Roi, Professor Louise Muhdi, Ph.D, fokus pada *Strategy Innovation*, *Leading Execution* dan *Team Dynamics*.
3. The MASLP program berkolaborasi dengan IMD, yaitu *advanced modules Leading as an Explorer, Leading Self: Becoming a Regenerator, Pathways to Enterprise Leadership* dan *Leading Stakeholders through Change*.

Bank Mandiri collaborates with Educational Institutions in developing and implementing Leadership Learning Modules for employees such as National University of Singapore, IMD, IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, and others as follows:

1. The MAFLP program collaborates with the National University of Singapore to develop Ambidextrous Leadership, Digital Mindset and People Focus Learning.
2. The MALP program collaborates with IMD, Professor Ric Roi, Professor Louise Muhdi, Ph.D, focusing on Strategy Innovation, Leading Execution and Team Dynamics.
3. The MASLP program collaborates with IMD, the advanced modules Leading as an Explorer, Leading Self: Becoming a Regenerator, Pathways to Enterprise Leadership and Leading Stakeholders through Change.

4. Selain itu, Bank Mandiri juga mempersiapkan pegawai generasi *millennial* di Bank Mandiri sebagai pemimpin masa depan dengan memberikan beasiswa ke Universitas-universitas terbaik dunia. Hal ini termasuk IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, etc. Setiap tahun, Bank Mandiri memberikan sponsor kepada 25-30 pegawai untuk belajar di luar negeri. Sebagai *top talents,* pegawai-pegawai tersebut didorong untuk memilih jurusan yang berhubungan dengan kebutuhan perusahaan. Jurusan tersebut adalah termasuk *digital business*, *advanced finance*, dan *data sciences*.

Bank Mandiri sebagai salah satu Bank BUMN bekomitmen untuk memajukan pengembangan kepemimpinan dan manajemen dengan berpartisipasi aktif dalam program-program yang diselenggarakan oleh Badan Layanan Umum Manajemen Inovasi (BLMI) sebagai pembicara. Dengan berbagi keahlian dan praktik terbaiknya, Bank Mandiri mendukung upaya BLMI untuk meningkatkan kemampuan kepemimpinan dan manajemen BUMN, serta berkontribusi terhadap pertumbuhan dan keberhasilan komunitas bisnis yang lebih luas secara keseluruhan.

Berkaitan dengan implementasi program, Bank Mandiri telah menjalankan berbagai program *leadership* dalam berbagai *level*, dari *Officers, Team Leaders, Department Heads* dan *Group Head* pada tahun 2022, yaitu sebagai berikut:

1. Untuk L4 atau *Level Officer*, 174 *batch* (3.524 officers) and 81 batch (1.884) untuk *managerial series program*. Pada *level Team Leader*, telah diimplementasikan 1 *batch* MPM *Advance* dengan 15 peserta dan 6 *batch* MPM Fundamental dengan total 151 peserta. Untuk *Team Leaders*, 80 *batch managerial series* juga telah diimplementasikan untuk 1.018 peserta. Sedangkan Mandiri *Advance First Leaders Program* (MAFLP) telah diimplementasikan ke 5 *cohorts* dengan total 330 peserta.
2. Pada L3 atau *Level Department Head*, 3 *batch* MPM *Mastery* telah diimplementasikan dengan total 65 peserta, 10 *batch Strategic Business Leaders Program* dengan total 262 peserta dan 33 *batch Managerial Series* untuk 281 peserta. Dalam *developing* program, 2 *cohorts* Mandiri *Advance Leader Program* (MALP) dengan 59 peserta dan 1 *batch Women Leadership Program* dengan 29 peserta telah diimplementasikan.

4. Furthermore, Bank Mandiri also prepares its millennial employees to be the future leaders by providing scholarships to the best universities in the world. This includes IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, etc. Each year, Bank Mandiri sponsors 25-30 employees to study abroad. As top talents, these employees are encouraged to choose majors that are related to the company's needs. These majors include digital business, advanced finance, and data sciences.

Bank Mandiri, as one of the state-owned (SOEs) banks, is committed to advancing leadership and management development by actively participating in programs organized by the Public Service Agency for Innovation Management (BLMI) as a speaker. By sharing its expertise and best practices, Bank Mandiri supports BLMI's efforts to enhance the leadership and management capabilities of state-owned enterprises, as well as contribute to the growth and success of the broader business community as a whole.

In relation to program implementation, Bank Mandiri has implemented various leadership programs at various levels, from Officers, Team Leaders, Department Heads to Group Heads in 2022, as follows:

1. For L4 or Officer Level, 174 batches (3,524 officers) and 81 batches (1,884) of managerial series program have been implemented. At the Team Leader level, 1 batch of MPM Advance with 15 participants and 6 batches of MPM Fundamental with a total of 151 participants have been implemented. For Team Leaders, 80 batches of managerial series program have also been implemented with 1,018 participants. Meanwhile, Mandiri Advance First Leaders Program (MAFLP) has been implemented to 5 cohorts with a total of 330 participants.
2. At the L3 or Department Head Level, 3 batches of MPM Mastery have been implemented with a total of 65 participants, 10 batches of Strategic Business Leaders Program with a total of 262 participants and 33 batches of Managerial Series with 281 participants have also been implemented. In developing program, 2 cohorts of Mandiri Advance Leader Program (MALP) with 59 participants and 1 batch of Women Leadership Program with 29 participants have been implemented.

3. Pada L2 atau *level Group Head*, Mandiri *Advance Senior Leaders Program* (MASLP) 1 *cohort program* telah berjalan dengan total 26 peserta.

Diharapkan pelatihan ini dapat mendukung setiap karyawan untuk melakukan tugas mereka dengan efisien dan efektif, di samping dapat memberi motivasi kerja bagi setiap karyawan.

3. At L2 or Group Head level, 1 cohort of Mandiri Advance Senior Leaders Program (MASLP) with a total of 26 participants has been implemented.

In addition to increasing employee motivation, the training is expected to support all employees to perform their duties in an efficient and effective manner

Pelatihan
Training
[GRI 404-1] [OJK F.22]

Keterangan	2022	2021	2020	Description
Jumlah peserta pelatihan	528.546	765.324	469.221	Total training participants
Jumlah peserta pelatihan daring	238.611	743.152	455.599	Total online training participants
Jumlah peserta pelatihan tatap muka	17.093	2.172	13.622	Total face-to-face training participants
Jumlah karyawan yang mendapatkan pelatihan	39.074	38.644	37.181	Total employees receiving training

Pelatihan 2022
Training 2022
[GRI 404-1] [OJK F.22]

Uraian	Jumlah karyawan yang memperoleh pelatihan Total employees receiving training	Jam pelatihan Training hours	Rata-rata jam pelatihan per karyawan Average hours of training per employee	Description
Keseluruhan pekerja	39.074	4.630.738	118,5	Total employees

Kategori	Jumlah karyawan Total employees	Jumlah Jam pelatihan Total training hours	Rata-rata jam pelatihan per karyawan Average hours of training per employee	Category
Perempuan	20.338	2.360.482	14,5	Female
Laki-laki	18.736	2.270.256	15,1	Male
Jumlah	**39.074**	**4.630.738**	**14,8**	**Total**

Kategori	Jumlah karyawan Total employees	Jumlah Jam pelatihan Total training hours	Rata-rata jam pelatihan per karyawan Average hours of training per employee	Category
Komisaris	12	-	-	Board of Commissioners
Direktur	12	768	64,0	Board of Directors
SEVP – SVP	160	17.392	117,5	SEVP – SVP
VP - AVP	3.799	661.178	174,3	VP - AVP
SM - FAM	13.405	2.153.892	162,0	SM - FAM
Pelaksana	20.686	1.713.998	84,2	Executor
Non pelaksana	126	2.640	30,3	Non-executor
Pension/terminate	3.900	80.870	58,7	Retired/Terminated
Jumlah	**42.100**	**4.630.738**	**118,5**	**Total**

KOMPETISI *FRONTLINER*

Setiap tahun Bank Mandiri menyelenggarakan *National Frontliner Championship* (NFC) yaitu kegiatan kompetisi untuk pemilihan *Frontliner* terbaik kategori *General Banker, Customer Service, Teller, Security, RM Priority Banking* dan Mandiri *Call Staff*. Kompetisi ini memiliki tujuan untuk penajaman fungsi *Frontliners* sebagai problem solutions *(sales and advisory)* sehingga mampu mendukung pertumbuhan bisnis. Kompetisi ini juga merupakan sarana untuk meningkatkan *engagement* berupa apresiasi bagi *Frontliner* sehingga dapat menginspirasi rekan-rekan mereka. Dalam acara tersebut peserta diuji kemampuannya dalam hal layanan khususnya bagaimana mereka menjadi *problem solver* dan advisor terbaik bagi nasabah termasuk bagaimana mereka harus melahirkan ide-ide baru untuk meningkatkan *remarkable customer experience* yang dapat dirasakan oleh seluruh nasabah sehingga Bank Mandiri menjadi *Top of Mind*. Pada tahun 2022, kompetisi tingkat nasional ini diikuti oleh 76 *Frontliner* terbaik yang sebelumnya telah melalui seleksi di tingkat cabang, area maupun region.

FRONTLINER COMPETITION

Bank Mandiri hosts the National Frontliner Championship (NFC) on an annual basis, where the best Frontliners in several categories, including General Banker, Customer Service, Teller, Security, RM Priority Banking, and Mandiri Call Staff are selected through a competition. The primary objective of the competition is to enhance the problem-solving skills of the Frontliners with regards to sales and advisory roles, which in turn supports business growth. Additionally, the competition serves as a form of appreciation to increase engagement and inspire other colleagues. During the event, participants are evaluated on their service skills, especially their ability to provide exemplary problem-solving and advisory services to customers. The competition also encourages participants to develop innovative ideas to improve the overall customer experience, ensuring Bank Mandiri is top-of-mind. In 2022, the competition was attended by 76 Frontliners who were selected at the branch, area, and regional levels.

TINJAUAN KINERJA

[GRI 404-3]

Tinjauan kinerja menjadi bagian penting dari strategi *Human Capital Departemen* karena memberikan gambaran terkait kinerja dan capaian karyawan, yang berguna untuk promosi, rotasi atau demosi karyawan. Penilaian kinerja ini diterapkan pada seluruh (100%) karyawan Bank Mandiri, dan dilakukan dengan menerapkan asas keadilan tanpa membedakan jenis kelamin, agama, atau latar belakang lainnya. Penilaian kinerja dilakukan dua kali dalam setahun, dalam *Main Promotion Cycle* (MPC) pada bulan Mei dan *Secondary Promotion Cycle* (SPC) pada bulan November.

PERFORMANCE OVERVIEW

[GRI 404-3]

The Performance Overview is a crucial aspect of the Human Capital Department's strategy, as it offers an insight into employee performance and accomplishments that are instrumental in facilitating employee promotion, rotation, or demotion. The Performance Appraisal is applied to all 100% of Bank Mandiri employees and is conducted in adherence to the principles of fairness, without any discrimination based on gender, religion, or other backgrounds. The Performance Appraisal process takes place twice a year, during the Main Promotion Cycle (MPC) in May and the Secondary Promotion Cycle (SPC) in November.

Promosi Karyawan
Employee Promotion

Kategori	2022		2021		2020		Category
	MPC	SPC	MPC	SPC	MPC	SPC	
Pimpinan	2.359	1.716	1.672	2.062	1.196	1.840	Leader
Pelaksana	3.889	2.506	3.948	3.447	3.195	2.518	Executor
Sub total	**6.428**	**4.222**	**5.620**	**5.509**	**4.391**	**4.358**	**Sub total**
Total	**10.470**		**11.129**		**8.749**		**Total**

FEEDBACK PROSES PENILAIAN KINERJA DAN PENJELASANNYA

Performance management di Bank Mandiri bukan hanya berfokus pada hasil tetapi juga bagaimana penerapan budaya dan *leadership characteristics* dijalankan pada pengambilan keputusan dan interaksi dalam aktivitas pekerjaan, hal ini termasuk melalui implementasi 360 *degrees survey*. Penilaian 360 *degrees* melibatkan *employee manager*, internal *stakeholder* (pegawai dengan *job level* yang sama atau lebih tinggi yang disarankan dari *group/region* yang berbeda), *peers* (pegawai dengan *job level* yang sama dari *group/region* yang sama), dan *direct subordinate* (pegawai yang secara struktur organisasi *report* langsung ke *subject* di atasnya).

PERFORMANCE APPRAISAL FEEDBACK PROCESSES AND EXPLANATION

At Bank Mandiri, performance management places emphasis not only on achieving results, but also on promoting a culture of effective leadership and decision-making in the workplace. This is accomplished through the implementation of a 360-degree survey, which involves assessing the perspectives of an employee's manager, internal stakeholders (those with similar or higher job levels from different groups/regions), peers (those with the same job level from the same group/region), and direct subordinates (employees with duties to report directly to the subject above them in the hierarchical organizational structure).

Bank Mandiri juga mendorong pegawai untuk menerapkan *continuous feedback* dan pengembangan melalui *Development Dialogue*, yang merupakan Sesi 1-on-1 antara *Employee* (E) dan *Employee Manager* (EM) untuk menyelaraskan kontribusi utama pegawai dengan tujuan bisnis bank, mendiskusikan dan memonitor kinerja *(achievement),* meningkatkan kompetensi dan kapabilitas *(attitude),* serta memahami aspirasi dalam menyusun rencana pengembangan pegawai. Berikut adalah hal-hal yang didorong untuk didiskusikan dalam *Development Dialogue*:

1. Aspirasi *and Feedback* Pencapaian Kinerja
2. Sepakati Ekspektasi
3. Identifikasi kekuatan dan area pengembangan
4. Susun rencana pengembangan.

Melalui *Development Dialogue* dengan atasan, pegawai juga dapat menyusun KPI Individu atau menetapkan sasaran kerja dan menyepakati *action plan*. Pada tengah tahun, melalui *Development Dialogue* pegawai juga dapat melaksanakan *mid-review* atau penyesuaian KPI Individu, di mana pada periode ini pegawai dan *Employee Manager* (EM) memiliki kesempatan untuk menyesuaikan sasaran kerja, membahas *progress* kinerja dan tindak lanjut, kendala dan solusi, juga membahas aspirasi dan rencana pengembangan pada tahun berjalan.

Bank Mandiri also encourages employees to implement continuous feedback and development through Development Dialogue, a 1-on-1 session between Employee (E) and Employee Manager (EM) to align employees' key contributions with the bank's business objectives, discuss and monitor performance (achievement), improve competencies and capabilities (attitude), and understand aspirations in developing employee development plans. The following are the items encouraged to be discussed in the Development Dialogue:

1. Aspiration and Feedback on Performance Achievement
2. Agree on Expectations
3. Identification of strengths and development areas
4. Preparing a development plan.

Through Development Dialogue with supervisors, employees are able to develop Individual KPIs or set work goals and agree on action plans. In the middle of the year, through the Development Dialogue, employees are also able to carry out a mid-review or adjustment of Individual KPIs. During this period, employees and Employee Manager (EM) have the opportunity to adjust work targets, discuss performance progress and follow-up, obstacles and solutions, as well as discuss aspirations and development plans in the current year.

PELATIHAN PETUGAS KEAMANAN DALAM ASPEK HAM

[GRI 410-1]

Pemahaman terhadap aspek Hak Asasi Manusia (HAM) menjadi bagian penting dari setiap petugas keamanan Bank Mandiri karena mereka langsung berhadapan dengan para pelanggan. Untuk memberikan layanan yang prima dan sesuai dengan peraturan yang berlaku, maka para petugas keamanan Bank Mandiri dilatih dalam aspek HAM. Bank Mandiri mendatangkan instruktur khusus yang berpengalaman di bidangnya dari Kepolisian Negara Republik Indonesia. Pelatihan ini diberikan pada seluruh (100%) petugas keamanan yang berada di bawah Bank Mandiri.

TRAINING OF SECURITY OFFICERS IN HUMAN RIGHTS ASPECTS

[GRI 410-1]

Having a strong understanding of human rights is crucial for all Bank Mandiri security officers, who have direct interactions with customers. To ensure excellent service and compliance with relevant regulations, Bank Mandiri provides human rights training to its security officers. The company invites specialist instructors with experience in the field from the Indonesian National Police to deliver this training, which has been provided to all 100% of Bank Mandiri's security officers.

MENINGKATKAN KOMPETENSI KARYAWAN DALAM KEUANGAN BERKELANJUTAN

[FS4] [OJK E.2] [GRI 404-2]

Pelaksanaan kebijakan dan strategi keuangan berkelanjutan terletak pada setiap insan Bank Mandiri. Untuk itu, Bank Mandiri mengadakan pelatihan terkait topik-topik ekonomi, sosial, lingkungan dan tata kelola yang diikuti oleh dewan tata kelola, manajemen hingga karyawan dari berbagai bidang. Pelatihan ini dilakukan secara internal maupun eksternal, mengundang para pakar di bidangnya. Berikut beberapa contoh *training* terkait strategi ekonomi sosial lingkungan dan tata kelola dari berbagai unit kerja:

IMPROVING EMPLOYEE COMPETENCE IN SUSTAINABLE FINANCE

[FS4] [OJK E.2] [GRI 404-2]

Bank Mandiri recognizes the critical role its employees play in implementing sustainable finance policies and strategies. As such, the company provides training on a range of topics including economic, social, environmental, and governance issues. These training sessions are attended by the governance board, management, and employees from different areas of the organization. They are conducted both internally and externally, with experts from various fields invited to be the speakers. The training on ESG related topic from different work units can be seen below:

Training Training	**Pelaksanaan** Implementation	**Jumlah Peserta** Total Participant	**Unit Kerja Peserta** Participant Work Unit	**Penyelenggara** Penyelenggara
FMCG Ecosystem Webinar	10 Maret March 2022	166	Corporate Banking, Commercial Banking, Transaction Banking Wholesale, Government Relation	Mandiri University
ESG Risk Assessment on FMCG and CPO Industry & Plantation	22-23 Maret March 2022	29	Corporate Banking, Wholesale Risk, Compliance, Credit Portfolio Risk	Mandiri University
Metal Mining Industry Ecosystem Webinar	14 April 2022	490	Corporate Banking, Commercial Banking, Transaction Banking Wholesale, Government Relation, Treasury, Special Asset Management	Mandiri University
Webinar Risk Series - ESG and Strategy Implementation in Bank Mandiri	25 Mei May 2022	1.007	All Units	Mandiri University
ESG Risk Awareness Level 1 Mandatory e-Learning	12 - 16 Desember December 2022	21.375	All Units	Mandiri University
ESG Risk Assessment on Metal Mining & Construction	18-19 Mei May 2022	30	Corporate Banking, Commercial Banking, Treasury, Wholesale Risk Management, Overseas Branches (Hongkong & Singapore), Credit Portfolio Risk, Strategic Performance Management	Mandiri University
Palm Oil and CPO sector Workshop	07-09 Juli July 2022	26	Corporate Banking, Commercial Banking, Risk Management, Special Asset Management	Mandiri University
Renewable Energy Workshop	6-7 September 2022	477	All Units	Mandiri University
Sustainable Linked Loan	6-7 Oktober October 2022	25	Corporate Banking, Commercial Banking, Treasury, Wholesale Risk Management, Kantor Cabang Luar Negeri, Credit Portfolio Risk, Strategic Performance Management	Mandiri University
ESG Risk Assessment on Energy and Water Sector	13-14 Oktober October 2022	21	Corporate Banking, Commercial Banking, Wholesale Risk Management, Credit Portfolio Risk, Strategic Performance Management, ESG Group	Mandiri University
Environment Social & Governance (ESG) and Sustainability Report	03 Oktober October 2022	96	Accounting, Business Transformation, Electronic Channel Operation, Sr Operations Risk Corporate Center	Mandiri University

LINGKUNGAN KERJA YANG AMAN

[OJK F.21]

Bank Mandiri berkomitmen untuk menyediakan lingkungan kerja yang aman bagi setiap karyawan, pelanggan, dan para tamu lainnya yang berada dalam lingkungan operasional Bank Mandiri. Perasaan aman di tempat kerja meningkatkan kesejahteraan kerja para karyawan, yang pada akhirnya meningkatkan produktivitas. Untuk itu, Bank Mandiri menyiapkan sarana dan prasarana kesehatan dan keselamatan kerja, seperti: P3K, APAR (Alat Pemadam Api Ringan), *hydrant*, *sprinkler*, dan lainnya, yang secara berkala diperiksa untuk memastikan dalam keadaan baik dan dapat berfungsi dengan semestinya.

Bank Mandiri mengembangkan kebijakan, strategi dan tujuan-tujuan K3. Untuk memastikan pencapaian tujuan-tujuan K3, Bank Mandiri membentuk Panitia Pembina Kesehatan dan Keselamatan Kerja (P2K3), yang disahkan dengan dasar Surat Keputusan Dinas Tenaga Kerja dan Transmigrasi Provinsi Daerah Khusus Ibukota Jakarta, Nomor: 2337 Tahun 2018, tentang Pengesahan Panitia Pembina Keselamatan Kesehatan Kerja (P2K3). Tugas panitia ini adalah menghimpun dan mengelola data tentang K3, serta melaporkannya setiap triwulan pada Dinas Tenaga Kerja dan Transmigrasi. Di samping itu, P2K3 juga mengadakan edukasi dan kampanye kesehatan, di samping menyelenggarakan administrasi K3 di Bank Mandiri. Anggota P2K3 terdiri dari dari perwakilan manajemen dan karyawan yang bekerja sama untuk mengembangkan K3 di Bank Mandiri.

Berbagai program K3 yang diterapkan di Bank Mandiri di antaranya:

1. Melakukan pemeriksaaan terhadap peralatan proteksi kebakaran aktif di setiap gedung secara berkala untuk memastikan bahwa peralatan kebakaran tersebut berfungsi dengan baik. Pemeriksaan 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.

SAFE WORKING ENVIRONMENT

[OJK F.21]]

Bank Mandiri is committed to providing a safe working environment for all employees, customers, and other guests within its operational areas. Feeling safe in the workplace enhances employees' well-being and eventually increases productivity. For this reason, Bank Mandiri provides health and safety facilities and infrastructure, such as first aid kits, APAR (Fire Extinguishers), hydrants, and sprinklers. We carry out regular inspection to ensure they are in good condition and can function properly.

Bank Mandiri develops OHS policies, strategies and objectives. To ensure the achievement of OHS objectives, Bank Mandiri established the Occupational Health and Safety Committee (OHSC), ratified through Decree of the Manpower and Transmigration Department of the Special Capital Region of Jakarta Province, Number: 2337 of 2018 on Ratification of the OHSC. The committee's duty is to collect and manage data on OHS and prepare quarterly report to the Manpower and Transmigration Department. In addition to organizing OHS administration at Bank Mandiri, OHSC also conducts health education and campaigns. OHSC membership consists of management and employee representatives working together to develop OHS at Bank Mandiri.

Bank Mandri implemented various OHS programs, including:

1. Conduct checking of active fire protection equipment in respective building on a regular basis to ensure that fire equipment is functioning properly. Inspection for Fire Extinguishers (APAR) is carried out by the Security Officer once every 1 (one) month; Inspection of Systematic Fire Extinguishers (APAT) and Fire Alarms is carried out by the building manager in collaboration with the Fire Department, which is carried out once every 1 (one) year.

2. Melakukan standardisasi spesifikasi, penempatan perangkat keselamatan gedung, petunjuk jalur evakuasi, titik kumpul dan jalur evakuasi yang dimasukkan dalam buku panduan standar renovasi gedung kantor, yang disusun bersama dengan konsultan perencana. Standar dan panduan ini ditinjau kembali setiap 1 (satu) tahun 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.
4. Mengadakan pelatihan kesiapan tanggap durat kepada penghuni gedung, *Floor Warden* (Tim Tanggap Darurat Gedung) dan *Tim Emergency Response Team* (ERT), 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 personil bisa lebih sigap dan terlatih seandainya terjadi bencana kedaruratan.
5. Melakukan simulasi evakuasi darurat kebakaran gedung dan bencana lainnya seperti gempa bumi dan ancaman bom. Hal ini dilakukan untuk mengukur kesiapan Tim Tanggap Darurat dan mengukur durasi evakuasi dari lokasi gedung ke titik berkumpul. Pelaksanaan simulasi ini dilakukan setiap 1 (satu) tahun sekali yang dihadiri pula oleh lembaga terkait seperti Dinas Pemadam Kebakaran, Rumah Sakit dan Pihak Kepolisian.

2. Standardization of specifications and placement of building safety devices, evacuation routes, and assembly points. These guidelines are included in the standard office building renovation guidelines, which are prepared and reviewed every year or as needed in collaboration with a consultant.
3. Communication of emergency situation information to employees, guests, and the Building Emergency Response Team through the installation of fire/earthquake emergency evacuation instruction posters, video playback of emergency procedures on internal television media, safety briefings before events, and socialization of the functions and roles of the emergency response team. This is conducted once a year by inviting speakers from the Fire Department.
4. Organization of emergency response readiness training for building occupants, Floor Wardens (Building Emergency Response Team), and Emergency Response Team (ERT) in fire extinguishing, basic life support (P3K), and first responder training (search and rescue). This training is conducted at least once a year to ensure personnel are prepared in the event of an emergency disaster.
5. Simulation of emergency evacuation of building fires and other disasters such as earthquakes and bomb threats. This is conducted every year to measure the readiness of the Emergency Response Team and to measure the duration of evacuation from the building location to the assembly point. Related institutions such as the Fire Department, Hospitals, and the Police also attend this simulation.

Kegiatan Keselamatan Karyawan
Employee Safety Activities

Kegiatan	Target Pelaksanaan Kegiatan Permanent Employee	Activity
Sosialisasi keadaan darurat Emergency Information Dissemination	1 tahun sekali Once a year	Karyawan yang ditunjuk sebagai tim tanggap darurat *(Floor Warden)* Employees appointed as emergency response team (Floor Warden)
Simulasi evakuasi keadaan darurat Emergency Evacuation Simulation	1 tahun sekali Once a year	Seluruh karyawan/tim dan penghuni gedung lainnya All employees/teams and residents of other buildings
Latihan pemadaman api Fire Suppression Exercise	1 tahun sekali Once a year	Pegawai yang ditunjuk sebagai tim tanggap darurat Employees appointed as emergency response team
Latihan tim tanggap darurat Emergency Response Team Exercise	1 tahun sekali Once a year	Tim Tanggap Darurat (ERT) Emergency Response Team (ERT)

Untuk menunjang kesehatan pegawai, Bank Mandiri menyediakan:

1. Fasilitas kesehatan untuk pegawai dan anggota keluarga yang terdaftar, sesuai program jaminan kesehatan yang disediakan Pemerintah berupa BPJS Kesehatan.
2. Jaminan sosial tenaga kerja dan perlindungan sosial sesuai program Pemerintah melalui BPJS Ketenagakerjaan.
3. Selain program Pemerintah, Bank juga memberikan tambahan fasilitas kesehatan untuk pegawai dan anggota keluarga yang terdaftar, bekerja sama dengan Asuransi Kesehatan Mandiri Inhealth.
4. Fasilitas kesehatan bagi pegawai dan anggota keluarga tersebut meliputi jaminan rawat inap, rawat jalan, rawat bersalin, rawat gigi, *general check-up*, kacamata, serta jaminan kesehatan khusus.
5. Program jaminan kesehatan bagi pegawai yang telah memasuki masa purnabakti/pensiun dari Bank Mandiri.
6. Fasilitas klinik kesehatan di lingkungan unit kerja.
7. Manfaat proteksi jiwa berupa asuransi jiwa bagi pegawai dan keluarga pegawai yang terdaftar, bekerja sama dengan Asuransi Jiwa Mandiri Inhealth.

To support employee health, Bank Mandiri provides:

1. Health facilities for registered employees and family members, including health insurance program provided by the government (BPJS Health fasilities).
2. Workers' social security and social protection through government's program (BPJS Employment).
3. In addition to government programs, Bank Mandiri provides additional health facilities for registered employees and family members, in collaboration with Mandiri Inhealth Health Insurance.
4. Health facilities for employees and family members including inpatient care, outpatient care, maternity care, dental care, general check- ups, glasses, and special health insurance.
5. Health insurance program for pensioners
6. Health clinic facilities in offices.
7. Benefits of life protection in the form of life insurance for registered employees and their families, in collaboration with Mandiri Inhealth Life Insurance.

FASILITAS KERJA

Fasilitas kantor yang lengkap dan nyaman mendorong produktivitas karyawan, selain menjadi faktor penting untuk mempertahankan talenta terbaik. Bank Mandiri menciptakan suasana kerja yang positif, melalui berbagai sarana dan prasarana yang disiapkan khusus untuk para karyawan, seperti:

EMPLOYMENT FACILITIES

Not only does complete and comfortable office facilities play a vital role in retaining top talent, but it also significantly enhances employee productivity. Bank Mandiri demonstrates its commitment to fostering a positive work environment by offering a variety of facilities and infrastructure designed to cater to its employees' specific needs, including the following:

1. Memfasilitasi pengembangan hobi, seni, kesehatan dan olah raga.
2. Menyediakan pelatihan, seminar, dan pendidikan untuk karyawan.
3. Menyediakan *Fitness Center Mandiri* Club.
4. Memfasilitasi klub atau komunitas olahraga bagi karyawan, seperti klub basket, badminton, sepeda, lari dan lainnya.
5. Menyediakan fasilitas klinik kesehatan, lengkap dengan peralatan dan tenaga medis yang siap melayani.
6. Menyediakan fasilitas penitipan anak bernama Mandiri *Daycare*, sehingga karyawan tidak perlu mengkhawatirkan anak-anaknya saat bekerja.

SURVEI KETERIKATAN PEGAWAI

Bank melakukan survei keterikatan kepada 18.466 pegawai selama periode Desember 2022, dengan skor 88,06%. Survei dilakukan oleh konsultan independen dengan pengukuran terhadap organisasi, kepemimpinan, pengembangan karir, hubungan dan komunikasi, manfaat kompensasi, kecocokan kerja, kontribusi/ kesempatan memberikan yang terbaik dan kelompok kerja.

1. Supporting the development of personal interests, arts, health, and sports.
2. Providing opportunities for training, seminars, and continuing education.
3. Offering access to the Mandiri Club Fitness Center.
4. Facilitating sports clubs or communities for employees, such as basketball, badminton, bicycle, running and other clubs.
5. Providing health clinic facilities that are fully equipped and staffed with medical professionals.
6. Providing a childcare facility called Mandiri Daycare, o ease any concerns employees may have regarding their children's well-being while they are at work.

EMPLOYEE ENGAGEMENT SURVEY

Bank Mandiri conducted an engagement survey of 18,466 employees in 2022, resulted a score of 88.06%. The survey was conducted by an independent consultant with the measurements on organization, leadership, career development, relationships and communication, compensation benefits, work suitability, opportunity, contribution and working unit feedback.

TREN SURVEI KETERIKATAN PEGAWAI TAHUN 2020 - 2022
EMPLOYEE ENGAGEMENT SURVEY TREND IN 2020 - 2022

07

MENJAGA KELESTARIAN
LINGKUNGAN

Preserving the Environment

Lingkungan menjadi bagian penting dari upaya keberlanjutan Bank Mandiri. Kepedulian terhadap lingkungan diimplementasikan dalam bentuk kebijakan, strategi, dan operasional bank secara komprehensif.

Bank Mandiri pays significant attention to the environment in its sustainability initiatives. This is reflected in Bank Mandiri's policies, strategies, and operations which are environmentally friendly.

Dunia menghadapi masalah perubahan iklim dan peningkatan suhu *(global warming)*. Meningkatnya bencana alam seperti banjir, badai, cuaca yang tak menentu, dan dampak iklim lainnya telah mengganggu kehidupan seluruh penduduk dunia. Secara langsung maupun tidak, perubahan iklim berdampak pada seluruh industri, termasuk industri perbankan. Ketidakpastian iklim dan bencana mengganggu berbagai sektor industri yang tentunya berdampak pada ekonomi secara umum maupun pembiayaan bank secara khusus. Ketika kesehatan dan kesejahteraan masyarakat terganggu akibat perubahan iklim, maka bisnis keuangan dan perbankan juga ikut terdampak.

Sebaliknya, industri keuangan dan perbankan dapat menggunakan pengaruhnya untuk mendorong transisi menuju dunia yang lebih sehat, melalui kebijakan pro lingkungan, pendanaan bagi perusahaan ramah lingkungan, dan memberikan komitmen keuangan terhadap upaya-upaya untuk mengadakan energi bersih. Bank juga dapat menghentikan pembiayaan pada perusahaan yang merusak lingkungan. Peran inilah yang menjadi penekanan dalam bisnis Bank Mandiri.

Bank Mandiri mengambil peran aktif untuk menangani perubahan iklim. Keterlibatan Bank Mandiri terhadap upaya pencegahan perubahan iklim diwujudkan dalam berbagai aspek, yaitu:

1. KEBIJAKAN KEBERLANJUTAN

Secara keseluruhan, Bank Mandiri menerapkan kepedulian pada lingkungan melalui pengembangan kebijakan keberlanjutan yang dibangun berdasarkan Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Pencegahan perubahan iklim juga ditekankan melalui kebijakan finansial yang pro lingkungan, contohnya pemberian pinjaman kepada debitur setelah melalui pemeriksaan dalam aspek lingkungan. Kebijakan pembiayaan pro lingkungan ini dipercaya memberi *competitive advantage* yang dapat meningkatkan kinerja finansial, di samping sebagai upaya pencegahan perubahan iklim.

The whole world is facing the issue of global warming and climate change. The increasing number of natural disasters, such as floods, storm, erratic weather, and other climate impacts have disrupted the lives of the the lives of people worldwide. Climate change has direct and indirect impacts on all industries, including the banking industry. Disruptions in various industrial sectors due to climate change can have a significant impact on the economy and also bank financing. The banking and financial industries are also affected when community health and well-being are jeopardized by climate change.

On the other hand, the financial institution and banking sector have the power to accelerate a better global environment by supporting environmental regulations, investing in green businesses, and promoting clean energy initiatives. Banks can also take steps to prohibit financing businesses that harm the environment. Bank Mandiri places a strong emphasis on this role in its activities .

Bank Mandiri plays an active role in addressing climate change. Bank Mandiri's efforts of climate change mitigation are manifested in various aspects, namely:

1. SUSTAINABILITY POLICY

Bank Mandiri exhibits its commitment to environmental stewardship by formulating sustainability policies founded on the guidelines stipulated by the Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Execution of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. The prevention of climate change is further emphasized through the implementation of environmental concerned financing policies, whereby loans are disbursed only after undergoing rigorous environmental due diligence. We believed that the integration of sustainable financing and operational policies confers a competitive edge that not only enhances financial performance but also combats climate change.

2. OPERASIONAL BERSIH

Operasional bersih dalam Bank Mandiri diwujudkan melalui upaya-upaya pengurangan timbulan limbah, seperti:

a. Mengembangkan *digital banking* untuk mengurangi penggunaan kertas.
b. Mengembangkan administrasi nir-kertas (*paperless administration*) dengan cara menggunakan *e-mail* dan *e-connect* dalam penyebaran informasi internal.
c. Mengembangkan *e-nota*, yaitu sistem pengelolaan dokumen elektronik secara *end-to-end* mulai dari penyusunan, pengiriman, dan penerimaan dokumen.
d. Menghemat penggunaan kertas, dengan cara mencetak bolak balik, atau memanfaatkan kertas bekas untuk keperluan internal.
e. Memberi pilihan pada nasabah dalam transaksi ATM, apakah transaksi akan dicetak atau tidak.
f. Menghimbau penghematan penggunaan kertas *tissue* dengan pemasangan stiker di dinding kamar kecil.

2. GREEN OPERATION

The efforts to build green operations in Bank Mandiri are embodied by reducing operational waste, including:

a. Developing digital banking to reduce paper usage.
b. Paperless administration for internal communication by using email and e-connect.
c. Developing electronic document management system for preparation, delivery, and receipt through e-nota.
d. Saving paper usage, by printing on both sides and utilizing recycled paper for internal purposes.
e. Providing customers the option in ATM transactions, whether the transaction receipt will be printed or not.
f. Promoting less toilet paper usage by installing posters on the restroom walls.

3. ***GREEN BUILDING***
   Rancang bangun dan pengoperasian berbagai bangunan Bank Mandiri memperhatikan dampak positif dan mengurangi dampak negatif terhadap iklim dan lingkungan. Tidak hanya bermanfaat bagi lingkungan, bangunan-bangunan ini memberi suasana sehat bagi para penggunanya.

4. **INSAN YANG PEDULI LINGKUNGAN**
   Bank Mandiri mengembangkan budaya keberlanjutan, yang diawali dengan membangun karyawan yang sadar lingkungan. Bank Mandiri membangun budaya keberlanjutan bagi karyawan dan nasabah serta mitra bisnis melalui berbagai pelatihan, kampanye, dan penyebaran informasi lainnya.

3. **GREEN BUILDING**
   The design and operation of Bank Mandiri buildings take into consideration the positive impact and mitigation of negative effects climate and environment. Not only do these buildings benefit the environment, but they also provide a healthy atmosphere for their users.

4. **GREEN WORKING BEHAVIOUR**
   Bank Mandiri cultivates a culture of sustainability, which starts with raising employee awareness about the environment. Bank Mandiri builds a culture of sustainability for its employees, customers, and business partners through various training programs, campaigns, and dissemination of information.

AIR

Penghematan air tidak hanya baik bagi lingkungan, tetapi juga untuk bisnis Bank Mandiri. Diperkirakan bangunan-bangunan menggunakan 20% dari konsumsi air dunia. Untuk itu, pengelolaan dan penghematan air menjadi bagian penting dari kepedulian Bank Mandiri terhadap lingkungan. Konsumsi air dalam operasional Bank Mandiri digunakan untuk keperluan *toilet*, kantin, masjid, penyiraman tanaman dan pendingin (*cooling tower*). Upaya penghematan air dilakukan melalui pengecekan instalasi air secara berkala untuk memastikan tidak adanya kebocoran, di samping menghimbau para pengguna bangunan untuk melakukan penghematan air.

Bank Mandiri memiliki fasilitas pengelolaan air (*water recycle*) di kantor pusat yang berguna untuk proses daur ulang air, selain untuk memastikan tidak adanya pencemaran badan air di sekitar lokasi kantor. Air daur ulang digunakan untuk menggelontor *toilet*, pemeliharaan tanaman dan lainnya. Penggunaan air daur ulang ini telah menghemat 84.877 m^3 air tanah dalam tahun pelaporan.

Upaya lain dalam pelestarian sumber daya air yaitu pembuatan lubang-lubang biopori dan sumur resapan di area terbuka hijau Bank Mandiri seluas 13.000 m^2. Total ada 109 lubang biopori dan 39 sumur resapan di Kantor Pusat. Sarana penampungan air lainnya berupa danau buatan seluas 1,8 hektare di kawasan Mandiri University, Wijayakusuma, yang menjadi sumber

WATER

Conserving water usage has a positive impact on both the environment and Bank Mandiri's operations. Buildings consume an estimated 20% of the world's water supply, thus Bank Mandiri's places great emphasis on water management. Water consumption in Bank Mandiri's operation is primarily used for domestic purposes, such as toilets, canteens, mosques, plant watering and cooling towers. To reduce water usage, Bank Mandiri has implemented several initiatives, including promoting water conservation among building occupants and conducting regular checks on water installations to identify and repair leaks.

Bank Mandiri Head Office adopts Reverse Osmosis System which is useful for recycling water and preventing water pollution in the surrounding area. Recycled water is used for toilet flushing, plant watering, and other purposes. In the reporting year, the use of recycled water has saved 84,877 m^3 of PDAM water.

Another endeavor to conserving water resources is the installation of bio pore holes and infiltration wells of 13,000 m2 of green open space. There are 109 bio pore holes and 39 infiltration wells in the Head Office. Bank Mandiri also has a water storage facility on 1.8-hectare man-made lake at Mandiri University Wijayakusuma, which serves as the primary

air utama untuk bangunan di kawasan tersebut setelah air tampungan diolah menjadi air baku. Sekitar 78% kawasan Wijayakusuma ditetapkan sebagai ruang terbuka hijau untuk taman, area terbuka hijau, danau, saluran perimeter, jalan, area resapan air, dan hanya 22% yang di atasnya dibangun gedung.

Berbagai inisiatif penghematan penggunaan air tersebut, menunjukkan kinerja positif bagi lingkungan berupa penurunan konsumsi air jika dibandingkan posisi *baseline*. Pada tahun pelaporan ketika operasional bank 100% berjalan efektif, total konsumsi air sebesar 413 ribu m^3 atau hemat 19,7% dibandingkan *baseline* tahun 2019 *pre-COVID level*. Selama periode pelaporan, tidak terdapat insiden tumpahan air limbah, bahan kimia, atau limbah cair B3 di area kantor Bank Mandiri.

water source for the buildings area after the storage water is converted to raw water. Around 78% of the Wijayakusuma area is designated as green open space for parks, open areas, lakes, perimeter channels, roads, and water catchment areas. The remaining 22% of the area is building structures.

The various initiatives to save water usage, have shown a positive impact on reducing water consumption compared to the baseline. In the reporting year when the bank's operations were 100% effective as business as ususal, the total water consumption was 413K m^3 or 19.7% decreased compared to the 2019 (baseline pre-COVID level). During the reporting period, there were no incidents of spills of waste water, chemicals, or Hazardous and Toxic Substances (B3) liquid waste in the Bank Mandiri office areas.

Konsumsi Air (m^3)
Water Consumption (m^3)
[OJK F.8]

Sumber Air	2022	2021	2020	2019 *(baseline)*	Water Source
Air PDAM	328.189	190.206	352.299	410.316	PDAM Water
Air daur ulang	84.877	54.268	84.098	104.372	Recycled water
Jumlah	**413.066**	**244.474**	**436.397**	**514.688**	**Total**

LIMBAH [OJK F.13] [OJK F.14]

Bank Mandiri berhasil menurunkan timbulan limbah terutama yang berasal dari penggunaan kertas. Di tahun 2022, konsumsi kertas sebesar 38 ribu rim atau hemat 19,6% dari tahun sebelumnya. Pencapaian Bank Mandiri tersebut didukung operasional *paperless administration* dan *digital banking* untuk para nasabah.

WASTE [OJK F.13] [OJK F.14]

Bank Mandiri has successfully reduced waste, mainly from the paper usage. In 2022, the bank consumed 38 thousand reams of paper, representing a 19.6% reduction from the previous year. The achievement was supported by paperless administration and digital banking operations for customers.

Penggunaan Kertas
Paper Usage

Indikator Indicator	Satuan Unit	2022	2021	2020	2019 *(baseline)*
Penggunaan Kertas Paper Usage	Rim Ream	38.178	47.466	49.457	70.866
	Ton	1.336	1.661	1.731	2.480
	Pohon Tree	26.725	33.226	34.620	49.606

- pengadaan kertas *pooling* menggunakan Bola Dunia A4 70 Gram bersertifikasi IFCC & PEFC
- penghematan satu ton kertas setara dengan penyelamatan 20 pohon. sumber: goinggreentoday.com
- procurement of pooling paper using IFCC and PEFC-certified A4 70-gram Bola Dunia
- saving one ton of paper is equivalent to saving 20 trees. source: goinggreentoday.com

Dengan sistem digitalisasi dan *paperless administration,* Bank Mandiri secara langsung mengurangi penebangan pohon sekitar 22.882 pohon dibandingkan dengan *baseline* tahun 2019. Seluruh pengadaan kertas pun sudah bersertifikasi IFCC dan PEFC.

Through digitalization and paperless administration, Bank Mandiri has directly reduced the felling of approximately 22,882 trees compared to the baseline in 2019. All paper procurement is also IFCC and PEFC certified.

Bank Mandiri dalam operasionalnya menghasilkan limbah berbahaya dan beracun (B3) berupa oli bekas kendaraan operasional dan genset. Dari enam genset di Plaza Mandiri, menghasilkan 4.800 liter limbah oli atas penggunaan 400 liter oli/genset/semester. Limbah B3 lainnya dari operasional Bank berupa sampah elektronik seperti komputer, baterai, lampu, dan *Uninterruptible Power Supply* (UPS).

In its operations, Bank Mandiri generates hazardous and toxic waste (B3) such as used oil from operational vehicles and generators. The six generators at Plaza Mandiri produced 4,800 liters of from the use of 400 liters of oil/generator/semester. Other B3 waste from the bank's operations includes electronic waste, such as computers, batteries, lights, and Uninterruptible Power Supplies (UPS).

Bank Mandiri mengelola seluruh limbah B3 dengan menyerahkan pada pihak ketiga yang memiliki izin resmi. Untuk limbah non B3 yang dihasilkan seperti kertas bekas, diserahkan ke pihak ketiga untuk didaur ulang. Berikut ini adalah data limbah di kantor pusat Bank Mandiri (Plaza Mandiri):

Bank Mandiri managed all of B3 waste by entrusting it to reputable third parties with official permits. As of non-B3 waste, such as used paper, it was handed over to third party for recycling process. The following is the waste data at Bank Mandiri's head office (Plaza Mandiri):

Pengelolaan Sampah
Waste Management

Keterangan	Satuan Unit	2022	2021	2020	2019	Description
Limbah berbahaya	Kg	4.400	1.200	4.800	4.800	Hazardous waste
Limbah cair tidak berbahaya						Non-hazardous liquid waste
- Limbah cair	m^3	63.693	78.480	-	-	- Liquid waste
- Limbah cair yang dikelola melalui *reverse osmosis*	m^3	28.104	45.360	-	-	- Liquid Waste managed through reverse osmosis

Untuk mengurangi timbulan sampah, Bank Mandiri menerapkan 3R (*reduce, reuse, recycle).* Terdapat tempat sampah yang cukup untuk menjaga kebersihan selain mengumpulkan sampah untuk dibuah ke TPA (tempat pembuangan akhir) oleh pihak ketiga. Sampah berupa daun-daun yang rontok di wilayah terbuka hijau dikelola untuk menjadi pupuk organik yang ramah lingkungan dan ekonomis.

To reduce waste, Bank Mandiri implements the 3R approach (reduce, reuse, recycle). Sufficient trash bins are provided to maintain cleanliness, and the waste is collected and taken to a final disposal site by a third-party contractor. Green waste, such as fallen leaves in open green areas, is managed to produce environmentally-friendly and cost-effective organic fertilizers.

Bank Mandiri tidak menghasilkan limbah cair berbahaya *(effluent)* karena seluruh limbah cair telah diproses melalui proses khusus sehingga memenuhi baku mutu. Air limbah buangan dikelola melalui mesin pengolah limbah cair atau *sewage treatment plant* untuk menghasilkan air minum melalui *proses reverse osmosis*. Air minum ini telah mendapatkan label halal. Air olahan ini juga digunakan untuk mesin pendingin dan penyiraman tanaman. Kualitas air limbah Bank Mandiri diperiksa secara berkala sebulan sekali dengan mengirimkan contoh air ke Laboratorium Lingkungan Hidup Daerah, Dinas Lingkungan Hidup, Pemerintah Provinsi DKI Jakarta. Berikut ini adalah hasil pengujian air limbah di Plaza Mandiri pada bulan Desember 2022:

Bank Mandiri does not generate hazardous liquid waste (effluent) because all liquid waste has undergone a specific processing treatment to ensure it fulfills quality standards. Effluent is treated at a sewage treatment facility to create drinking water using a reverse osmosis process. The drinking water has been labeled halal. The treated water is also used for cooling machines and watering plants. To ensure the quality of wastewater, Bank Mandiri carried out periodic checks once a month by sending water samples to the Regional Environmental Laboratory, Environment Department, DKI Jakarta Provincial Government. The following are the results of wastewater testing at Plaza Mandiri in December 2022:

Hasil Pengujian Air Limbah
Waste Water Testing

Parameter	Satuan Unit	Hasil Uji Test Results	Kadar maksimum Maximum level	Metode Method	Parameter
pH		7,0	6-9	SNI 6989.11:2019	pH
Zat padat tersuspensi	mg/L	2,0	30	No.45/IKM (Spektrofotometri)	Suspended Solids
Ammonia (NH3-N)	mg/L	4,84	10	SNI 06-6989.30-2005	Ammonia (NH3-N)
Minyak dan lemak	mg/L	<0,54	5	No.47/IKM (Spektrofotometri)	Oils and fats
COD (Dichromat)	mg/L	<10,0	100	No.44/IKM (Spektrofotometri)	COD (Dichromat)
BOD5	mg/L	1,57	30	SNI 6989.72:2009	BOD5
Jumlah Coliform	Jumlah/100mL Total/100mL	200	3.000	No.40/IKM (Petrifilm)	Total Coliform

ENERGI

Konsumsi energi menyebabkan emisi GRK, yang pada akhirnya berdampak pada perubahan iklim. Untuk itu, Bank Mandiri berupaya untuk melakukan penghematan energi di berbagai sektor. Tidak hanya untuk penanganan perubahan iklim, namun penghematan energi berarti juga penghematan biaya.

ENERGY

Energy consumption results GHG emissions, which ultimately imapact climate change. therefore, Bank Mandiri strives to save energy in various aspects, not only to address climate change, but also reduce costs.

KONSUMSI ENERGI DALAM ORGANISASI

Bank Mandiri telah meingidentifikasi konsumsi energi dalam aktivitas operasional, *Scope* 1 dan *Scope* 2 sesuai TCFD, berupa konsumsi energi dari listrik kantor serta BBM dari kendaraan operasional dan genset. Dibandingkan dengan tahun 2019 sebagai tahun *baseline*, penggunaan energi pada tahun pelaporan mengalami penurunan sebesar 247.029 GJ. Bank Mandiri menggunakan tahun 2019 sebagai *baseline*, mengingat pada tahun 2020 dan 2021 terjadi pandemi COVID-19 yang mengakibatkan pembatasan jam operasional dan karyawan bekerja dari rumah. Berikut ini data historis penggunaan energi dari aktivitas operasional:

ENERGY CONSUMPTION WTIHIN ORGANIZATION

Bank Mandiri has identified energy consumption in operational activities, including Scope 1 and Scope 2 as defined by TCFD, which refera to energy consumption from office electricity, fuel from operational vehicles, and generators. Compare to the baseline 2019 year, energy usage in the reporting year has decreased by 247,029 GJ. Bank Mandiri used 2019 as as the baseline year, as the COVID-19 pandemic in 2020 and 2021 resulted in large-scale social restrictions and employees working from home. The following historical data shows energy consumption from operational activities:

Konsumsi Energi dalam Organisasi

Energy Consumption in the Organization

[GRI 302-1] [GRI 302-3] [GRI 302-4] [OJK F.6]

Jenis energi	2022		2021		2020		2019		Type of Energy
	Volume Volume	GJ	Volume Volume	GJ	Volume Volume	GJ	Volume Volume	GJ	
BBM	17.258.412 liter	569.528	23.358.733 liter	770.838	22.191.531 liter	732.321	27.470.129 liter	906.514	Fuel
Listrik	344.462.304 (kWh)	1.240.064	231.473.190 (kW)h	833.303	301.763.108 (kWh)	1.086.347	319.474.105(kWh)	1.150.107	Electricity
Jumlah konsumsi energi		1.809.592		1.604.142		1.818.668		2.056.621	Total energy consumption
Jumlah karyawan		38.176		37.840		38.247		39.065	Total employees
Intensitas energi per karyawan (GJ/orang)		21,72		42,39		47,56		52,65	Intensity of energy consumption per employee (GJ/person)

Catatan

1. Pemakaian listrik dari kwh dikonversi ke Gjoules dengan menggunakan *The Greenhouse Gas Protocol Initiative*, 2004.
2. Pemakaian BBM (Pertamax) dalam liter dihitung dari jumlah pembelian BBM (Rp) dibagi dengan harga BBM per liter.
3. Pemakaian BBM dari liter dikonversi ke Gjoules dengan menggunakan *The Greenhouse Gas Protocol Initiative*, 2004.
4. Data 2020 dan 2019 setelah dilakukan *restatement* untuk menyesuaikan dengan metodologi kalkulasi data tahun 2021.
5. Denominator yang dipilih dalam menghitung intensitas konsumsi energi adalah jumlah karyawan per 31 Desember.
6. *Baseline* perhitungan energi adalah tahun 2019, sebelum pandemi COVID-19 berlangsung

Note

1. Electricity consumption from kwh is converted to Gjoules using The Greenhouse Gas Protocol Initiative, 2004.
2. Fuel consumption (Pertamax) in liters is calculated from the amount of fuel purchased (Rp) divided by the fuel price per liter.
3. Fuel consumption in liters is converted to Gjoules using The Greenhouse Gas Protocol Initiative, 2004.
4. 2020 and 2019 data after restatement to adjust to the 2021 data calculation methodology.
5. Denominator chosen in calculating energy consumption intensity is total employees as of December 31, 2021.
6. The energy calculation baseline is the year 2019, before the COVID-19 pandemic.

KONSUMSI ENERGI DI LUAR ORGANISASI [GRI 302-2]

Bank Mandiri sampai dengan akhir Desember 2022 belum menghitung konsumsi energi di luar organisasi. Saat ini kami sedang merancang sistem dan prosedur untuk menginventarisasi konsumsi energi oleh para mitra mesin ATM, kendaraan karyawan, serta pihak ketiga lainnya yang relevan dan signifikan. Direncanakan sistem ini dapat digunakan pada tahun 2024.

INISIATIF PENGURANGAN KONSUMSI ENERGI [GRI 302-4] [OJK F.7]

Berbagai upaya penghematan energi kami lakukan, seperti:

1. Memperbanyak panel kaca di gedung kantor pusat, sehingga pada siang hari Bank Mandiri dapat mengoptimalkan pencahayaan dari sinar matahari.
2. Mengganti lampu biasa menjadi LED yang lebih hemat energi.
3. Memasang *timer*.
4. Mematikan lampu saat jam istirahat.
5. Mematikan *lift* tertentu pada hari libur.
6. Meremajakan AC dan teknologi *inverter*.
7. Mengurangi radiasi sinar matahari yang masuk ke bangunan dengan kaca ber-OTTV (*Overall Thermal Transfer Value*) rendah, sehingga kebutuhan penggunaan AC dapat dikurangi.
8. Memasang *solar panel* pada beberapa bangunan untuk menggantikan sebagian pasokan listrik operasional gedung yang sebelumnya dipasok *full* dari PLN.
9. Menggunakan *System Water Recycle with Reverese Osmosis* yang dapat mengolah air limbah menjadi air dengan baku mutu standar sehingga dapat digunakan untuk penyiraman tanaman dan *chiller* pada sistem pendingin udara.

Atas upaya penghematan energi, pada tahun pelaporan Bank Mandiri berhasil mengurangi konsumsi energi sebesar 247.029 GJ dibandingkan dengan tahun *baseline* (2019).

ENERGY CONSUMPTION OUTSIDE THE ORGANIZATION [GRI 302-2]

As of December 2022, Bank Mandiri has not calculated energy consumption outside the organization. Currently, we are designing the systems and procedures to inventory energy consumption by ATM machine partners, employee commuting, and other relevant and significant third parties. This system is planned to be implemented in 2024.

THE INITIATIVE OF ENERGY CONSUMPTION REDUCTION [GRI 302-4] [OJK F.7]

Bank Mandiri has taken energy-saving measures, such as:

1. Installing more glass panels in headquarters building in order to optimizing day-light for lighting.
2. Replacing regular bulbs with energy-saving LEDs.
3. Installing timers.
4. Turning off lights during break times.
5. Turning off elevators on holidays.
6. Upgrading AC and inverter technology.
7. Reducing solar radiation entering the building with low OTTV (Overall Thermal Transfer Value) glass, thereby reducing AC usage.
8. Installing solar panels in some buildings to partially replace of the electricity supply which was previously fully supplied by PLN.
9. Using a water recycle system with Reverse Osmosis to convert wastewater into water with standard quality so that it can be utilized to watering plants and chiller in the air conditioning system.

As a result of its energy-saving efforts, Bank Mandiri was able to reduce energy consumption by 247,029 GJ compared to the baseline year (2019) in the reporting year.

PENGURANGAN ENERGI YANG DIBUTUHKAN UNTUK PRODUK DAN JASA [GRI 302-5]

Bank Mandiri belum menghitung konsumsi energi yang dihasilkan dari produk dan jasa yang dihasilkan seperti yang timbul dari aktifitas pembiayaan. Namun demikian, Bank Mandiri memiliki *roadmap* untuk menghitungnya secara bertahap di tahun 2024.

REDUCTION OF ENERGY REQUIRED FOR PRODUCTS AND SERVICES [GRI 302-5]

Bank Mandiri has not calculated the energy consumption resulting from products and services, including financing activities. Nevertheless, the bank has developed a roadmap to undertake this calculation by 2024.

EMISI GAS RUMAH KACA

Bank Mandiri berupaya untuk terlibat aktif mengelola perubahan iklim dan menurunkan emisi GRK dalam kegiatan operasionalnya. Hal ini tercermin dari aspirasi Bank Mandiri mencapai *Net Zero Emission* (NZE) pada aktivitas operasional di tahun 2030.

Pada periode laporan, tercatat emisi GRK pada tahun 2022 adalah 303.788 TonCO_2e, turun sebesar 63.732 TonCO_2e dari tahun 2019 yang berjumlah 367.520 TonCO_2e. Tahun 2019 merupakan *baseline* perhitungan emisi, mengingat tahun 2019 belum terjadi pandemi COVID-19.

Dalam masa pandemi (2020 dan 2021), Bank Mandiri tidak beroperasi dengan penuh karena adanya pembatasan sosial. Intensitas emisi pada tahun pelaporan turun, yang berarti jumlah emisi GRK per satuan (karyawan) lebih rendah dibandingkan tahun pembanding.

GREENHOUSE GAS EMISSIONS

Bank Mandiri is committed to actively engaging in the management of climate change and reduction of greenhouse gas (GHG) emissions in its operational activities. This commitment is reflected in Bank Mandiri's goal to achieve Net Zero Emissions (NZE) for its operationl by 2030.

In the reporting period, Bank Mandiri recorded GHG emissions of 303,788 TonCO2e, indicating a decrease of 63,732 TonCO2e from baseline period in 2019 which amounted to 367,520 TonCO2e. The year of 2019 is chosen as the baseline for GHG emissions calculation since the COVID-19 pandemic had not yet occurred.

During the pandemic period (2020 and 2021), Bank Mandiri's operations were not fully functional due to social restrictions. The GHG emission intensity in the reporting year has decreased, indicating the amount of GHG emissions per unit (employee) was lower compared to baseline period.

Emisi Gas Rumah Kaca cakupan 1, 2 dan 3
Greenhouse Gas Emissions Scope 1, 2 and 3
[GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI 305-4] [OJK F.11]

Sumber emisi	Satuan Unit	2022	2021	2020	2019 *Baseline*	Source of emissions
Cakupan 1 (Kendaraan Operasional & Genset)	TonCO_2e	42.698	64.319	61.105	75.640	Scope 1 (Operational Vehicle & Diesel Generator)
Cakupan 2 (Listrik)	TonCO_2e	260.083	210.881	270.847	287.770	Scope 2 (Electricity)
Cakupan 3 (Perjalanan dinas)	TonCO_2e	1.007	1.278	1.323	4.110	Scope 3 (Official travel)
Jumlah emisi GRK	TonCO_2e	303.788	276.478	333.275	367.520	Total GHG emissions

Sumber emisi	Satuan Unit	2022	2021	2020	2019 *Baseline*	Source of emissions
Jumlah karyawan	Orang People	38.176	37.840	38.247	39.065	Total employees
Intensitas emisi GRK/ karyawan	$TonCO_2e$/ orang $TonCO_2e$/ person	7,96	7,31	8,71	9,41	GHG emission intensity/ employee

Catatan:

1. Perhitungan Emisi GRK atas pemakaian BBM (Pertamax) menggunakan referensi Pedoman teknis penghitungan *baseline* emisi GRK sektor berbasis energi, Bappenas, 2014.
2. Perhitungan Emisi GRK atas pemakaian kwh listrik dilakukan berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM, 2017.
3. Perhitungan Emisi GRK atas perjalanan dinas dilakukan sesuai dengan standar ICAO (International Civil Aviation Organization).
4. Denominator yang dipilih dalam menghitung intensitas emisi GRK adalah jumlah karyawan per 31 Desember.
5. *Baseline* perhitungan emisi adalah tahun 2019, sebelum pandemi COVID-19 berlangsung.

Note:

1. Calculation of GHG emissions resulting from fuel consumption (Pertamax) uses a reference to the Technical Guideline for calculating GHG emission baselines in the energy-based sector, Bappenas, 2014.
2. Calculation of GHG emissions per kWh of electricity used is carried out based on the provisions of the Directorate General of Electricity, Ministry of Energy and Mineral Resources, 2017.
3. Calculation of GHG emissions resulting from official travel is carried out in accordance with ICAO (International Civil Aviation Organization) standards.
4. The denominator chosen in calculating the intensity of GHG emissions is total employees as of December 31, 2022.
5. The baseline calculation for GHG emissions is based on the year 2019, prior to the onset of the COVID-19 pandemic.

INISIATIF PENGURANGAN EMISI GRK

[GRI 305-5] [OJK F.12]

Dalam rangka mengurangi emisi GRK, Bank Mandiri melakukan inisiatif *Carbon In-setting* melalui penanaman *Mangrove* atau pohon lainnya. Bank Mandiri memiliki *roadmap* melakukan penanaman pohon hingga 500Ha.

Upaya lain untuk mengurangi emisi GRK juga dilakukan dengan mendorong penggunaan sepeda ke tempat kerja *(bike to work)* melalui MCC (Mandiri *Club Cycling)* atau Komunitas Mandiri Bersepeda. Dalam hal ini Bank Mandiri memberi fasilitas berupa perluasan parkir sepeda.

Bank Mandiri juga mendorong ekosistem EV *(Electric Vehicle)* sebagai kendaraan operasional melalui pengadaan sejumlah EV baik mobil dan motor, hingga tersedianya *Charging Station* (SPKLU). Pemanfaatan setiap EV dapat menurunkan ~67% biaya BBM per-100 Km jika dibandingkan dengan biaya BBM mobil Xpander sebagai kendaraan operasional. Kedepannya, Bank Mandiri akan terus berkolaborasi dengan para pemangku kepentingan dalam memperluas jangkauan penggunaan kendaraan listrik termasuk pengadaan SPKLU di beberapa wilayah kantor operasional Bank Mandiri.

GHG EMISSION REDUCTION INITIATIVE

[GRI 305-5] [OJK F.12]

To reduce GHG emissions, Bank Mandiri has initiated a Carbon In-setting program by planting mangroves or other trees. Bank Mandiri has set a target to plant trees of on 500 hectares of land, as per its roadmap.

In addition to the above, Bank Mandiri has taken further steps to reduce emissions by promoting the use of bicycles through MCC (Mandiri Club Cycling) program. Bank Mandiri offices has also expanded bicycle parking facilities to encourage this action.

Moreover, Bank Mandiri is actively encouraging the use EV (Electric Vehicle) as operational vehicles by procuring a number of EVs, including both cars and motorcycles, and setting up EV Charging Station (SPKLU). The utilization of each EV has been found to reduce fuel costs around ~67% /100 Km compared to Xpander cars used as operational vehicles. Going forward, Bank Mandiri plans to collaborate with stakeholders in expanding the use of electric vehicle, including the procurement of charging station in several areas of Mandiri offices.

Di samping itu, Bank Mandiri menerapkan berbagai efisiensi energi, yang berdampak pada penurunan emisi, di antaranya:

1. Menggunakan aplikasi untuk permintaan penggunaan mobil serta menarik beberapa kendaraan tanpa pengemudi, yang berdampak pada peningkatan trip/produktivitas pengemudi serta mengurangi penggunaan kendaraan yang tidak berhubungan dengan operasional.
2. Optimalisasi kendaraan dinas dengan melakukan *review load trip driver* yang kurang optimal serta tidak memperpanjang sewa kendaraan yang kurang digunakan.
3. Bekerja sama dengan Grab untuk menambah alternatif transportasi sebagai substitusi pemenuhan kekurangan kendaraan operasional.
4. Optimalisasi penggunaan kendaraan pegawai yang mendapat fasilitas tertentu sebagai kendaraan operasional pegawai terkait.
5. Melakukan *review* dan standarisasi jumlah kebutuhan kendaraan operasional, dan pengurangan jumlah kendaraan operasional sesuai kebutuhan di setiap unit/cabang.
6. *Monitoring* intensif penggunaan kendaraan operasional di hari libur.
7. Pengisian BBM menggunakan kupon/*voucher* dan tidak diberikan uang tunai untuk menghindari penggantian biaya BBM yang tidak sesuai.
8. *Monitoring* penggunaan jarak kendaraan dengan rutin mencatat kilometer saat pembelian BBM.
9. *Pooling* kendaraan operasional regional dengan pengaturan permintaan berdasarkan skala prioritas dan lokasi tujuan.
10. Pengaturan *sharing* penggunaan kendaraan operasional untuk tujuan yang searah.
11. Sentralisasi kendaraan dan *pooling* di region memang membuat penggunaan kendaraan lebih selektif khususnya di hari libur.
12. Pengaturan pemakaian kendaraan operasional, untuk dinas dengan jarak jarak pendek digunakan kendaraan ber cc rendah.
13. Mengedukasi pengemudi untuk mematikan mesin ketika menunggu, sehingga BBM tidak terbuang percuma untuk mesin dan AC yang dihidupkan.
14. Servis berkala sesuai jadwal sehingga kinerja kendaraan lebih efektif dan efisien.

Bank Mandiri has implemented various measures to enhance energy efficiency resulting in reduced emissions. These measures include:

1. Utilizing a vehicle usage request application and deploying driverless vehicles, leading to increased driver trips & productivity and reduced usage of non-operational vehicles.
2. Optimizing company vehicles by reviewing less optimal driver load trips and not extending leases for underutilized vehicles.
3. Collaborating with Grab to provide alternative transportation options to address operational vehicle shortages.
4. Optimizing the use of employee vehicles that have operational vehicle facilities.
5. Conducting a review and standardization of operational vehicle needs and reducing the number of operational vehicles according to needs in each unit/branch.
6. Regularly monitoring the usage of operational vehicles during holidays.
7. Fueling using coupons/vouchers and not providing cash to prevent misappropriation of fuel costs.
8. Monitoring vehicle usage by regularly recording kilometers during fuel purchases.
9. Pooling requests of regional operational vehicles based on priority and destination.
10. Regulating shared usage of operational vehicles for aligned purposes.
11. Centralizing vehicles and pooling in the region make vehicle usage more selective, especially during holidays.
12. Regulating operational vehicle, requiring low cc vehicles to be used for short-distance duties.
13. Educating drivers to turn off engines while waiting, thereby avoiding waste of fuel for running engines and air conditioning.
14. Regular scheduling maintenance for improved vehicle performance and efficiency.

15. Pembelian BBM ditempat resmi/SPBU sehingga terhindar dari BBM oplosan yang berpengaruh terhadap kinerja kendaraan operasional.
16. Memaksimalkan pemakaian kendaraan operasional yang ada dengan mengatur jadwal seluruh pengemudi agar efektif.
17. *Pooling* pengisian bensin menggunakan kupon/ *voucher*, bekerja sama dengan SPBU nasabah untuk menjadi rekanan guna mengontrol pencatatan dan pengisian BBM.
18. Mengganti kendaraan operasional cc besar dengan *low* MPV yang *compact* dan hemat BBM.

Sebagai hasil dari berbagai upaya pengurangan emisi, Bank Mandiri berhasil mengurangi emisi sebesar 63.732 Ton CO_2eq dibandingkan dengan *baseline* tahun 2019.

Dalam operasional Bank Mandiri tidak terdapat emisi ODS, NOx, SOx dan polutan lain yang signifikan.
[GRI 305-6][GRI 305-7]

GREEN BUILDING

Setiap bangunan memiliki dampak pada lingkungan. Untuk itu, Bank Mandiri mendesain dan mengoperasikan gedung hijau atau *green building* yang dapat membawa dampak positif pada lingkungan sekitar dan meningkatkan kesejahteraan penggunanya.

Bank Mandiri telah mendapatkan sertifikat *Gold Design Recognition green building* untuk Gedung Mandiri Indjoko Surabaya. Spesifikasi gedung tersebut termasuk:

1. Pengembangan area hijau dengan pepohonan yang rindang.
2. Menggunakan kaca di beberapa bagian gedung untuk memaksimalkan cahaya matahari demi penghematan konsumsi listrik.
3. Memusatkan aktivitas dalam satu lokasi untuk sinergi yang lebih baik, sehingga mengurangi mobilisasi dengan mobil.
4. Menyiapkan lahan parkir untuk sepeda dan mendorong *bike to work*.
5. Menggunakan *timer* untuk mengurangi konsumsi listrik.
6. Penggunaan solar panel.

15. Purchasing fuel from official stations to avoid mixed fuel that affects operational vehicle performance.
16. Maximizing the use of existing operational vehicles by applying effective schedule t all drivers.
17. Pooling fuel purchases using coupons/vouchers and collaborating with customer fuel stations to control recording and fuel purchases.
18. Replacing large cc operational vehicles with compact, fuel-efficient low MPVs.

As a result of various emissions reduction efforts, Bank Mandiri successfully reduced emissions by 63,732 Tonnes of CO_2eq compared to the baseline year in 2019.

There were no significant emissions of ODS, NOx, SOx and other pollutants in Bank Mandiri's operations.
[GRI 305-6][GRI 305-7]

GREEN BUILDING

Buildings have an impact on the environment. For this reason, the designs and operation of green buildings are considered able to give benefit for environment and increase the welfare of their occupants.

Bank Mandiri received the Gold Design Recognition green building certificate for Mandiri Indjoko Building Surabaya. The building specifications include:

1. Development of green areas with shady trees.
2. Installing glass in some parts of the building to optimize daylight and save electricity consumption.
3. Concentrating activities in one location for better synergy, thus reducing mobilization by car.
4. Setting up parking lots for bicycles and encouraging bike to work.
5. Using timers to reduce electricity consumption.
6. Installing solar panels.

BIAYA PELESTARIAN LINGKUNGAN

Dalam kaitannya dengan kegiatan pelestarian lingkungan, di tahun 2022, Bank Mandiri telah mengeluarkan biaya Pelestarian Lingkungan seperti biaya TJSL Bidang Pelestarian Alam, biaya instalasi *solar panel,* serta biaya peremajaan dan perbaikan *System Water Recycle with Reverse Osmosis* (RO) dengan jumlah total tertera di tabel di bawah ini:

ENVIRONMENTAL CONSERVATION COSTS

Regarding environmental conservation activities, in 2022, Bank Mandiri has spent IDR 2.2 Billion including the cost of CSR (Corporate & Social Responsibilities) programs in Environmental Conservation, solar panel installation, and the cost of Water Recycle System with Reverse Osmosis (RO) rejuvenation as shown in the table below:

Biaya lingkungan
Environmental cost
[OJK F.4]

Keterangan	2022	2021	2020	Description
Instalasi *Solar Panel*	-	Rp853.000.000**)	-	Solar Panel Installation
Peremajaan dan Perbaikan *System Water Recycle* RO	Rp1.510.000.000*)	Rp1.792.400.000**)	-	Water Recycle RO System Rejuvenation and Repair
Kegiatan TJSL Bidang Pelestarian Alam/ Lingkungan Hidup	Rp645.015.195	Rp99.325.100	Rp365.000.000***)	CSR programs in nature/ environmental conservation
Jumlah	**Rp2.155.015.195**	**Rp2.744.725.100**	**Rp365.000.000**	**Total**

*) Di tahun 2022, biaya instalasi *solar panel* dan *System Water* RO sebesar Rp1.510.000.000 dalam 1 pengadaan.
**) Di tahun 2021, di samping biaya Kegiatan TJSL Bidang Pelestarian Alam/Lingkungan Hidup, Bank Mandiri juga mengeluarkan biaya-biaya lain dalam rangka penghematan energi, yaitu biaya instalasi *solar panel* sebagai alternatif energi yang lebih ramah lingkungan, serta biaya terkait *System Water* RO yang dapat mengolah air limbah menjadi air bersih yang dapat digunakan kembali.
***) Sebesar Rp365.000.000 dari jumlah biaya Kegiatan TJSL Bidang Pelestarian Alam/Lingkungan Hidup, digunakan untuk Program Pemantauan Kualitas Udara melalui aplikasi NAFAS. Program tersebut diselenggarakan pada tahun 2020 hingga 2021.
*) In 2022, the cost of solar panel installation and RO Water System was Rp1,510,000,000 in one procurement.
**) In 2021, in addition to the cost of TJSL programs in Nature/Environmental Conservation, Bank Mandiri also incurred other costs in order to save energy, namely the cost of solar panel installation as alternative eco-friendly energy, and as the cost of a RO Water System to treat wastewater and produce clean, reusable water.
***) Rp365,000,000 of the total cost of the TJSL programs in Nature/Environmental Conservation was used for the Air Quality Monitoring Program through the NAFAS application. The program was held from 2020 to 2021.

SUKHA

08

MENGEMBANGKAN

MASYARAKAT SEJAHTERA

Promoting Community Well-Being

Bank Mandiri berperan dalam membangun bangsa secara umum melalui kegiatan bisnisnya, sambil terus mendukung kesejahteraan masyarakat lokal.

Bank Mandiri primarily plays a role in building the nation through its business activities, while continuing to support the local communities' well-being.

mandiri

Bank Mandiri menerapkan program TJSL (Tanggung Jawab Sosial dan Lingkungan) sebagai bagian dari komitmen Bank Mandiri terhadap pembangunan berkelanjutan. Kegiatan ini dilaksanakan untuk mendukung pembanguan ekonomi, sosial, lingkungan dan tata kelola. Melalui TJSL, Bank Mandiri berkomitmen untuk mengembangkan potensi ekonomi masyarakat melalui pembinaan usaha mikro dan usaha kecil agar tangguh dan mandiri. Selain itu, TJSL juga berkontribusi pada penciptaan nilai tambah bagi Bank Mandiri.

Pelaksanaan TJSL dalam Bank Mandiri dibangun berdasarkan Peraturan Menteri BUMN No. PER-05/MBU/04/2021 tentang Program TJSL BUMN & PER-6/MBU/09/2022 tentang Perubahan atas peraturan Menteri Badan Usaha Milik Negara Nomor PER-05/MBU/04/2021 tentang Program TJSL BUMN, yang dikembangkan melalui:

1. Program TJSL pendanaan UMK
2. Program TJSL non pendanaan UMK

Program TJSL ini dikelola oleh Departemen Corporate Social Responsibility yang berada di bawah Corporate Secretary Group. Penanggung jawab dari program TJSL ini adalah Direktur Hubungan Kelembagaan.

Melalui program TJSL ini diharapkan terjadi peningkatan kesejahteraan masyarakat dengan terbukanya kesempatan bagi masyarakat untuk melakukan kegiatan ekonominya. Dampak lain yang diharapkan adalah, masyarakat pemilik dan pengguna dana dapat bertransaksi, sehingga perekonomian negara mengalami peningkatan. Sepanjang pelaksanaannya, Bank Mandiri tidak menemukan dampak negatif dari program TJSL. [OJK F.23]

Untuk mendatangkan manfaat yang maksimal, Bank Mandiri terlebih dahulu melakukan *assessment* untuk memahami potensi dan kebutuhan masyarakat setempat. Seluruh program yang dijalankan juga akan dievaluasi secara berkala untuk memastikan keefektifannya. Pembahasan dilakukan dalam rapat internal setiap bulan dalam Departemen Corporate Social Responsibility [GRI 413-1]. Atas kehati-hatian Bank Mandiri, dalam tahun pelaporan tidak terdapat pengaduan masyarakat terkait program TJSL yang dilakukan. [OJK F.24] [GRI 413-2]

Bank Mandiri implements the TJSL (Social and Environmental Responsibility) program as part of its commitment to sustainable development. TJSL program implementation aims to support economic, social, environmental and governance development. Through TJSL, Bank Mandiri is committed to developing the economic potential of the community by fostering micro and small businesses in order to be resilient and independent. In addition, TJSL also contributes to the creation of added value for Bank Mandiri.

The TJSL program implementation within Bank Mandiri is in accordance with Minister of State-Owned Enterprises Regulation No. PER-05/MBU/04/2021 on State-Owned Enterprises Social and Environmental Responsibility Programs, as amended by Minister of State-Owned Enterprises Regulation No. PER-6/MBU/09/2022, which is developed through:

1. MSE funding TJSL program
2. MSE non-funding TJSL program

The TJSL program is under the management of Corporate Secretary Group, specifically Corporate Social Responsibility Department and is coordinated by the Director of Institutional Relations.

TJSL program is expected to increase community welfare by opening opportunities for the community to carry out their economic activities. The program is also expected to deliver positive impacts that allow community members to act as fund owners and fund users and make transactions that increase the country's economy. Throughout its implementation, Bank Mandiri has not encountered any negative impacts from the TJSL program. [OJK F.23]

To provide maximum benefits, Bank Mandiri conducts an assessment to understand the potential and needs of the local community. All programs are evaluated periodically to ensure their effectiveness. Discussions are conducted in monthly internal meetings at the Corporate Social Responsibility Department [GRI 413-1]. Due to Bank Mandiri's prudence, during the reporting year, there were no complaints from the community related to TJSL programs. [OJK F.24] [GRI 413-2]

Pelaksanaan TJSL pada Bank Mandiri diterapkan secara:

1. Terintegrasi, yaitu berdasarkan analisa risiko dan proses bisnis yang memiliki keterkaitan dengan pemangku kepentingan.
2. Terarah, yaitu memiliki arah yang jelas untuk mencapai tujuan Bank Mandiri.
3. Terukur dampaknya, yaitu memiliki kontribusi dan memberikan manfaat yang menghasilkan perubahan atau nilai tambah bagi pemangku kepentingan dan Bank Mandiri.
4. Mengedepankan akuntabilitas, yaitu dapat dipertanggungjawabkan, sehingga menjauhkan dari potensi penyalahgunaan dan penyimpangan.

Program TJSL dalam Bank Mandiri dilaksanakan berdasarkan nilai-nilai:

1. Sosial, untuk tercapainya pemenuhan hak dasar manusia yang berkualitas secara adil dan setara untuk meningkatkan kesejahteraan bagi seluruh masyarakat.
2. Lingkungan, untuk pengelolaan sumber daya alam dan lingkungan yang berkelanjutan sebagai penyangga seluruh kehidupan.
3. Ekonomi, untuk tercapainya pertumbuhan ekonomi berkualitas melalui keberlanjutan peluang kerja dan usaha, inovasi, industri inklusif, infrastruktur memadai, energi bersih yang terjangkau dan didukung kemitraan.
4. Hukum dan tata kelola, untuk terwujudnya kepastian hukum dan tata kelola yang efektif, transparan, akuntabel dan partisipatif untuk menciptakan stabilitas keamanan dan mencapai negara berdasarkan hukum.

PROGRAM TJSL PENDANAAN UMK

[OJK F.25] [GRI 203-2]

Program TJSL pendanaan UMK merupakan penyaluran dana pinjaman dengan persyaratan kredit yang sangat ringan, pendampingan dan pembinaan usaha. Program ini berupa:

1. Pemberian modal kerja dalam bentuk pinjaman.
2. Pinjaman tambahan untuk membiayai kebutuhan.

Sesuai dengan arahan Kementrian BUMN, sejak tahun 2019, penyaluran Program TJSL Pendanaan UMK diminta untuk disentralisasi melalui PT Permodalan Nasional Madani (PNM), sehingga dana terkait

Bank Mandiri's Social and Environmental Responsibility is carried out through the following principles:

1. Integrated, based on risk analysis and business processes related to stakeholders.
2. Directed, having a clear direction to achieve the objectives of Bank Mandiri.
3. Scalable, contributing and providing benefits that generate positive improvements or added value for stakeholders and Bank Mandiri.
4. Accountable, to prevent the potential for misuse and irregularities.

Bank Mandiri's Social and Environmental Responsibility program is based on the following values:

1. Social, for the achievement of quality basic human rights in a fair and equal manner to improve the welfare of the entire community.
2. Environmental, for the sustainable management of natural resources and the environment as the support of all lives.
3. Economic, for the achievement of quality economic growth through sustainable employment and business opportunities, innovation, inclusive industry, adequate infrastructure, affordable clean energy and supported by partnerships.
4. Legal and governance, for the realization of legal certainty as well as effective, transparent, accountable and participatory governance to create security stability and achieve a law-based state.

MSE FUNDING PROGRAM

[OJK F.25] [GRI 203-2]

MSE funding program is the disbursement of loan funds with light credit terms, business mentoring and coaching. The program includes:

1. Provision of working capital in the form of loans.
2. Additional loans to fulfill needs.

In accordance with the direction of the Ministry of SOEs, since 2019, the disbursement of MSE Funding Program has been requested to be decentralized through PT Permodalan Nasional Madani (PNM), so

program tersebut disetorkan kepada PNM. Di tahun 2022, tidak ada penyaluran lagi karena tidak ada alokasi dana tambahan.

that funds related to the program are deposited to PNM. In 2022, there was no disbursement due to no additional funding allocation.

PROGRAM TJSL NON PENDANAAN UMK
[OJK F.25]

Pada tahun pelaporan, Bank Mandiri melakukan program TJSL Non Pendanaan UMK berupa:

MSE NON-FUNDING PROGRAM
[OJK F.25]

In the reporting year, Bank Mandiri conducted MSE Non-Funding program in the form of:

Program	Keterangan (Rp) Description (Rp)	Program
Kota dan Komunitas yang Berkelanjutan	25.868.312.306	Sustainable Cities and Communities
Pendidikan Bermutu	23.623.550.892	Quality Education
Kesehatan Yang Baik dan Kesejahteraan	19.745.225.970	Good Health and Well-being
Mengakhiri Kelaparan	16.387.846.697	Zero Hunger
Menghapus Kemiskinan	17.342.485.091	No Poverty
Pekerjaan Layak dan Pertumbuhan Ekonomi	22.028.006.169	Decent Work and Economic Growth
Mengurangi Ketimpangan	2.692.463.010	Reduced Inequalities
Akses Air Bersih dan Sanitasi [GRI 203-1]	3.711.819.204	Clean Water and Sanitation [GRI 203-1]
Infrastruktur, Industri dan Inovasi [GRI 203-1]	1.335.000.000	Industry, Innovation and Infrastructure [GRI 203-1]
Penanganan Perubahan Iklim	100.000.000	Climate Action
Perdamaian Keadilan Kelembagaan yang Tangguh	4.655.744.839	Peace, Justice and Strong Institutions
Menjaga Ekosistem Darat	139.330.000	Life on Land

MANDIRI SAHABATKU [OJK F.25]

Bank Mandiri memberikan dukungan bagi para Pekerja Migran Indonesia (PMI) melalui pelatihan kewirausahaan, mengingat mereka adalah salah satu penyumbang devisa yang cukup besar bagi Indonesia. Program pelatihan ini dilakukan secara *online* dan *offline*, dengan topik-topik sebagai berikut:

1. Pengelolaan keuangan pribadi
2. Inovasi, kreativitas dan *entrepreneurship*
3. Menangkap peluang, memulai dan mengembangkan usaha, dan lainnya

Pelatihan ini dilakukan oleh para pakar, dan juga para PMI yang berada di luar negeri, maupun yang sudah kembali ke Indonesia. Sejak pertama kali didirikan pada tahun 2011, sudah ada 16.465 PMI yang mendapatkan pelatihan kewirausahaan ini. Selain pelatihan, Bank Mandiri menyediakan mentoring, yaitu pelatihan atau magang dengan para Bapak/Ibu Asuh yang bergerak dalam bidang otomotif, makanan, dan lainnya. Para alumni Mandiri Sahabatku juga mendapatkan peluang untuk menjadi Agen Mandiri (*branchless banking*), serta mendapatkan fasilitas pembiayaan UMKM. [GRI 203-2]

MANDIRI SAHABATKU [OJK F.25]

Bank Mandiri provided support for Indonesian Migrant Workers (PMI) through entrepreneurship training, considering that they are one of Indonesia's major foreign exchange contributors. The training program was conducted online and offline, with the following topics:

1. Personal financial management
2. Innovation, creativity, and entrepreneurship
3. Seeking new opportunities, starting, and growing businesses and others

The training was conducted by inviting experts and PMI members from overseas, and those who have returned to Indonesia. Since its establishment in 2011, 16,465 PMIs have received entrepreneurship training. In addition to training, Bank Mandiri provided mentoring, namely training or apprenticeship with Foster Parents engaged in automotive, food, and other sectors. Furthermore, Mandiri Sahabatku alumni were offered the opportunity to become branchless banking agents and receive SME financing facilities. [GRI 203-2]

Di Indonesia In Indonesia	**Di Negara Penempatan** Country of Placement	**Kembali ke Indonesia** Return to Indonesia
Pra-keberangkatan Pre-Departure	**Pelatihan (kelas seminar)** Training (Seminar Class)	**Bapak Asuh (Magang)** Foster Father (Internship)
Pembinaan bersama dengan BP2MI berupa: • Pelatihan keuangan • Pembukaan rekening tabungan Joint Coaching with BP2MI in the form of: • Financial training • Opening a savings account	Pelatihan wirausaha melibatkan pihak ketiga dengan kurikulum: • *Entrepreneur*/ Peluang Usaha • Perencanaan/ Pengelolaan Keuangan • Kredit Mikro Mandiri Entrepreneurship training engages a third party with a curriculum: • Entrepreneur/ Businesss Opportunity • Financial planning/ management • Mandiri Micro Credit	Pembinaan praktik langsung menjadi pengusaha sukses antara lain: • Mandiri Amal Insani (Kuliner, peternakan, pertanian) • Alumni WMM dan Rumah BUMN • Agen Mandiri • dan Bapak Asuh lainnya. Direct training to become a successful entrepreneur, including: • Mandiri Amal Insani (Culinary, livestock, agriculture) • WMM alumni and SOEs House • Mandiri Agent • and other Foster Father.

TESTIMONI PESERTA
PARTICIPANT TESTIMONIALS

Menjadi PMI di Hong Kong tidak menyurutkan niat Sriati mempelajari keahlian Salon untuk bekal keahliannya. Sriati mengikuti berbagai pelatihan dengan uangnya sendiri. Majikannya adalah pelanggan pertama keterampilan tangannya. Meski saat itu hasil potongan rambutnya belum memuaskan, majikannya tidak marah dan justru mendukung Sriati untuk terus mencoba agar menjadi lebih baik. Ditambah pula dengan keterampilan dan ilmu yang didapat dari Mandiri Sahabatku, ia yakin bisa Mandiri membuka usaha salon di kampung halamannya.

Dulu, Sriati berangkat ke Hong Kong untuk mengumpulkan biaya sekolah anak-anaknya. Meskipun Sriati dan suaminya tak pernah merasakan jenjang pendidikan yang tinggi, mereka menjadi orang tua paling bahagia saat ketiga anaknya berhasil kuliah di Universitas Brawijaya Malang. Sriati pun pulang ke Indonesia saat anaknya wisuda kuliah.

Kini, Sriati kembali berkumpul bersama anak dan suaminya. Salon "Sherly" ia buka di ruang tamunya, sedekat Langkah bercengkrama dengan keluarganya. Tak Hanya itu, tawa riang cucu mungilnya membuat ruang keluarga semakin hangat. Dengan usaha salonnya, Sriati tetap bisa memiliki penghasilan tanpa perlu jauh dari keluarganya.

Being a migrant worker in Hong Kong did not diminish Sriati's determination to learn hairdressing skills for her future. She took various training courses using her own money and in fact, her employer was her first client to try her newly acquired skills. Although the haircut was not satisfying at the time, her employer was supportive and encouraged her to keep trying to improve. With the skills and knowledge she acquired from Mandiri Sahabatku, she was confident that she could open her own hair salon in her hometown.

Initially, Sriati went to Hong Kong to gather funds for her children's education. Despite not having a high level of education themselves, Sriati and her husband became the happiest parents when all three of their children graduated from Brawijaya University in Malang. Sriati returned to Indonesia after her children graduated.

Now, Sriati is together with her children and husband again. She has opened the "Sherly" salon in her living room, allowing her to be close to her family. Furthermore, the laughter of her grandchildren makes the family even happier. With her salon business, Sriati can earn an income without having to be away from her family.

WIRAUSAHA MUDA MANDIRI (WMM)

[OJK F.25] [GRI 203-2]

Bank Mandiri mendukung tumbuh kembang wirausahawan Indonesia, khususnya di kalangan generasi muda. Tumbuhnya wirausahawan muda ini tentunya akan berdampak positif terhadap peningkatan kesejahteraan masyarakat secara umum. Melalui program ini, Bank Mandiri bertujuan untuk mengapresiasi para pengusaha muda yang berprestasi, memberi kesempatan berbisnis bagi wirausahawan muda, menciptakan *role model* yang akan mendorong rekan-rekan mereka, dan meningkatkan UMKM berkualitas di Indonesia.

Pada tahun 2022, program WMM ini diselenggarakan dengan mengusung tema *"Proud to Be Entrepreneur!"* Terdapat 6.919 pendaftar, acara ini menjadi kompetisi yang paling diminati. Dari seluruh pendaftar, 100 peserta maju ke tahapan *project competition*, yang kemudian dipilih 17 peserta terbaik untuk menjalani WMM *Capital League* yang terbagi di 2 (dua) sesi. Total hadiah yang diberikan adalah Rp2 miliar Rupiah yang dapat digunakan sebagai modal untuk mengembangkan usaha para WMM. Tiga kategori yang dilombakan, yaitu *Business Existing* atau bisnis yang sudah berjalan, *Santripreneur*, dan *Business Plan*. Dalam kategori *Business Existing*, terdapat empat industri yang dilombakan, yaitu: boga, kreatif, teknologi, dan sosial.

Para Finalis WMM 2022 berhadapan dengan banyak *jury expert* maupun para mentor senior sesama pelaku bisnis yang sudah jauh lebih awal mendalami bidang bisnis. Para mentor ini merupakan alumni dan pakar di bidangnya, seperti: Hendi Setiono Alumni WMM Tahun 2007 Pemilik Jaringan Bisnis BOGA BABARAFI ENTERPRISE, dan juga ada Florentine Jeanne Alumni WMM Tahun 2016 Pemilik bisnis *fashion* dengan konsep White Label, yang telah mampu masuk ke beberapa *brand fashion* ternama di Indonesia. Berjalan sejak 2007, WMM telah mencetak 600 orang pebisnis handal yang tersebar di seluruh Indonesia, dan WMM terbukti mendorong lahirnya bibit-bibit unggul wirausaha muda kreatif, inovatif, dan berkontribusi bagi kemajuan perekonomian Indonesia.

MANDIRI YOUNG ENTREPRENEUR (WMM)

[OJK F.25] [GRI 203-2]

Bank Mandiri supports the growth of Indonesian entrepreneurs, especially among the younger generation. The growth of young entrepreneurs will certainly have a positive impact on improving the welfare of society in general. Through the program, Bank Mandiri aims to show appreciation to outstanding young entrepreneurs, provide business opportunities for young entrepreneurs, create role models to encourage their peers, and increase quality SMEs in Indonesia.

In 2022, the WMM program was held under the theme "Proud to Be Entrepreneur!". With 6,919 applicants, the event became the most popular competition. From all registrants, 100 participants advanced to the project competition phase, 17 best participants were selected to attend the WMM Capital League divided into 2 (two) sessions. The total prize was Rp2 billion which can be used as capital to develop the WMM business. Three categories were contested, namely Business Existing, Santripreneur, and Business Plan. In the Business Existing category, four industries were contested, namely culinary, creative, technology, and social industries.

The 2022 WMM Finalists were assessed by expert judges and senior business mentors who have been in the business field much earlier. The mentors are alumni and experts in their recpective fields, including Hendi Setiono, WMM Alumni 2007, Owner of BOGA BABARAFI ENTERPRISE Business Network, and Florentine Jeanne, WMM Alumni 2016, Owner of a fashion business with the concept of White Label, who was able to enter several well-known fashion brands in Indonesia. Since 2007, WMM has produced 600 reliable business actors spreading throughout Indonesia and has given birth to creative, innovative, and excellent young entrepreneurs that contribute to Indonesia's economy.

RUMAH BUMN [OJK F.25] [GRI 203-2]

Rumah BUMN merupakan sebuah wadah bagi kolaborasi BUMN dalam membentuk *digital economy ecosystem* melalui pembinaan bagi UKM untuk meningkatkan kapasitas dan kapabilitas UMKM itu sendiri. Bank Mandiri merupakan salah satu dari 25 BUMN yang terlibat dalam program ini. Sejak dijalankan pada 2017, Bank Mandiri telah mendirikan 23 Rumah BUMN yang tersebar di seluruh Indonesia. Dari jumlah itu, total UMKM yang tergabung dalam Rumah BUMN Bank Mandiri sudah lebih dari 13.900 UMKM dengan jumlah tenaga kerja mencapai 50 ribu.

Peran Rumah BUMN

1. Pengembangan UMKM
   Mengembangkan kapasitas dan kapabilitas UMKM binaan Rumah BUMN melalui kegiatan pelatihan serta pembinaan (*Go Modern, Go Digital, Go Online*).

SOE HOUSE [OJK F.25] [GRI 203-2]

SOE House is a forum for SOE collaboration in building a digital economy ecosystem through coaching for SMEs to increase the capacity and capability of MSMEs. Bank Mandiri is one of 25 SOEs involved in the program. Since its inception in 2017, Bank Mandiri has established 23 SOE Houses throughout Indonesia. Of the number, total MSMEs incorporated in Bank Mandiri's SOE Houses is more than 13,900 MSMEs with a total workforce of 50 thousand.

The Role of SOE House

1. MSME Development
   Develop the capacity and capability of assisted SMEs through training and coaching activities (Go Modern, Go Digital, Go Online).

2. Tanggung Jawab Sosial Lingkungan (Satgas Bencana)
   Berkontribusi sebagai satgas bencana bersama dengan satgas provinsi untuk penanggulangan bencana.
3. Program PK/BL/KUR
   Rumah BUMN sebagai pusat literasi dan *referral* UMKM terkait program PK (Program Kemitraan), BL (Bina Lingkungan) dan KUR (Kredit Usaha Rakyat).
4. *Co-working space*
   Sebagai pusat inkubasi bisnis bagi masyarakat.
5. *Basecamp Millenials*
   Pusat kegiatan milenials untuk memberikan dukungan pembelajaran bagi para milenial, sebagai tempat belajar bisnis, tempat magang dan pelaksanaan program milenial BUMN.

Rumah BUMN memberi berbagai pelatihan bagi pengusaha UMKM di antaranya:
1. Membuat laporan keuangan
2. Menyiapkan perijinan produk
3. Sertifikasi halal
4. Desain *packaging*
5. Pelatihan *digital marketing*
6. Fotografi dan lainnya

Bank Mandiri juga mendorong pemasaran produk para mitra melalui berbagai sarana dan acara, seperti:

1. Kantor Perwakilan Luar Negeri Republik Indonesia
2. Kegiatan pameran yang diadakan di beberapa negara seperti: Dubai, Shanghai, HongKong, Turki dan Den Haag
3. Menyelenggarakan kegiatan akselerasi bagi UMKM binaan Rumah BUMN

SEKOLAH 4.0

Sekolah 4.0 merupakan kegiatan yang bertujuan untuk meningkatkan keterampilan mengajar dengan standar global kepada para pengajar di berbagai sekolah serta memberikan pembekalan kepada para siswa SMA/SMK agar dapat bersaing dalam bidang informasi dan teknologi.

Program ini ditujukan kepada para pengajar dan murid sekolah SMA/SMK yang berkompeten untuk menghasilkan sebuah produk inovasi digital, dan diharapkan dapat melahirkan *start up* baru.

2. Social and Environmental Responsibility (Disaster Task Force)
   Contribute through the Disaster Task Force and work together with the Provincial Task Force on disaster management.
3. PK/BL/KUR Program
   SOE House serves as a literacy center and SME referrals related to PK (Partnership Program), BL (Community Development) and KUR (People's Business Credit) programs.
4. Co-Working Space
   Act as a business incubation center for the community.
5. Millennial Basecamp
   Millennials activity center to provide learning support for millennials, as a place for business learning, internship, and implementation of the SOE millennial programs.

SOE House provides various training for MSME entrepreneurs, including:
1. Preparing financial reports
2. Preparing product licenses
3. Halal certification
4. Packaging design
5. Digital marketing training
6. Photography and others

Bank Mandiri also drives the marketing of our fostered partners' products through various means and events, such as:
1. Foreign Representative Office of the Republic of Indonesia
2. Exhibitions held in several countries, including Dubai, Shanghai, Hong Kong, Turkey and Den Haag
3. Organizing acceleration programs for SOE House's fostered MSMEs

SCHOOL 4.0

School 4.0 is a program that aims to improve teaching skills with global standards to teachers in various schools and provide briefings to High School/Vocational High School students in order to compete in information and technology.

This program is aimed at competent high school teachers and students to produce a digital innovation product and is expected to give birth to new start-ups.

Bank Mandiri bekerjasama dengan Orbit Future Academy untuk melaksanakan program Sekolah 4.0 yang telah dilakukan di beberapa sekolah SMA/SMK terpilih. Pada program tersebut para siswa diberikan tantangan untuk menghasilkan produk inovasi digital dan diharapkan para siswa tersebut dapat diikutsertakan dalam kegiatan Wirausaha Muda Mandiri (WMM) untuk kategori *Business Plan*.

Bank Mandiri collaborated with Orbit Future Academy to implement Sekolah 4.0 program, the program has been implemented in several selected High Schools/Vocational High Schools. During the program, students were challenged to produce digital innovation products and were expected to participate in Mandiri Young Entrepreneur (WMM) activities in the Business Plan category.

MUDIK SEHAT BARENG BUMN

Sejak terakhir terselenggara pada tahun 2019, Bank Mandiri kembali membuat program mudik untuk masyarakat dan pegawai dalam rangka Hari Raya Idul Fitri 1443 H. Dalam penyelenggaraan tahun ini, Bank Mandiri sukses memberangkatkan lebih dari 60 Bus yang tersebar di 8 titik keberangkatan. Rangkaian pemberangkatan dimulai pada tanggal 25 April 2022 hingga titik akhir diselenggarakan pada tanggal 29 April 2022, di Kawasan GBK Senayan, Jakarta Pusat. Setidaknya sekitar 3.000 masyarakat dan pegawai terbantu dengan adanya program mudik sehat yang diselenggarakan oleh Bank Mandiri.

HEALTHY HOMECOMING WITH SOE

After holding a homecoming program in 2019, Bank Mandiri held another homecoming program for the community and employees during Eid al-Fitr 1443 H. In the 2022 homecoming program, Bank Mandiri successfully dispatched more than 60 buses spreading across 8 departure points. The series of departures began on April 25, 2022 until the final point was held on April 29, 2022, in the GBK Senayan Area, Central Jakarta. Bank Mandiri's healthy homecoming program has assisted around 3,000 people and employees.

Adapun fasilitas yang didapatkan masing masing peserta dalam program ini adalah:

1. Layanan Transportasi menuju kota tujuan
2. *Healthy Kit*
3. *Snack* dan makanan untuk buka puasa serta sahur
4. *Souvenir*

During the program, the participants received several facilities, including:

1. Transportation service to the destination city
2. Healthy Kit
3. Snack and meals for iftar and suhoor
4. Souvenir

PROGRAM #MANDIRIPILAHSAMPAH [GRI 203-1]

Program "#mandiripilahsampah" adalah sebuah gerakan dalam rangka penguatan fungsi bank sampah di 10 titik di daerah Kelurahan Mampang Prapatan dan Kelurahan Kebon Baru, Jakarta Selatan yang akan dilaksanakan pada periode Februari 2022 sampai dengan Februari 2023. Program tersebut memiliki jumlah nilai bantuan Rp1,2 Miliar berupa pemberian fasilitas pengolahan sampah hingga penanganan isu lingkungan, pendidikan, dan sosial. Beberapa aktivitas yang dilakukan antara lain:

1. Edukasi dan sosialisasi kepada masyarakat terkait isu lingkungan
2. Pembentukan dan pendampingan pengurus bank sampah
3. Pembentukan sistem dan modul bank sampah
4. Pemberian fasilitas pengolahan sampah organik (mesin biodigester) dan non-organik (timbangan, gerobak roda tiga, motor)

#MANDIRIWASTESORTING PROGRAM [GRI 203-1]

"#mandiriwastesorting" program is a movement to strengthen the function of waste banks in 10 points in the Mampang Prapatan and Kebon Baru urban villages, South Jakarta. The program has been implemented from February 2022 to February 2023. The program has a total assistance value of Rp1.2 billion in the form of providing waste processing facilities to handling environmental, educational and social issues. The activities include:

1. Education and dissemination to the community on environmental issues
2. Formation and assistance of waste bank administrators
3. Establishment of waste bank system and module
4. Provision of organic (biodigester machine) and non-organic waste processing facilities (scales, three-wheeled carts, motorcycles)

5. Pembentukan media komunikasi dan informasi untuk edukasi masyarakat
6. Pendampingan dan *monitoring* pengurus bank sampah secara berkala terkait dengan performa bank sampah

Program ini memiliki sasaran antara lain:
1. Perubahan perilaku masyarakat dalam pemilahan sampah
2. Digitalisasi sistem pengelolaan sampah di wilayah perkotaan
3. Pemberian sistem pengupahan yang layak bagi pemulung
4. Pembentukan sistem kelembagaan dan informasi terkait isu pengelolaan sampah bagi masyarakat perkotaan

Pencapaian yang telah diperoleh program #mandiripilahsampah antara lain:
1. Meningkatkan partisipasi warga untuk bergabung menjadi nasabah bank sampah yang diukur melalui peningkatan jumlah warga. Hingga kini telah ada 914 orang yang mendaftar sebagai nasabah bank sampah dengan jumlah penjualan sampah sebagai pendapatan dari bank sampah sebesar Rp173.401.291.
2. Pengurangan sampah yang terangkut ke TPA (Tempat Pembuangan Akhir), dengan pengukuran jumlah sampah non-organik yang berhasil dikelola bank sampah sebanyak 62 ton, dan volume sampah organik yang diolah mesin biodigester sebesar 1.129 Kg.

LIVIN' URBAN

Livin' Urban adalah Program Bank Mandiri yang menyasar masyarakat di wilayah perkotaan dengan fokus pada pilar pendidikan, pilar ekonomi melalui pemberdayaan UMKM, dan pilar pelestarian lingkungan. Program tersebut dilaksanakan secara bertahap sejak bulan Januari hingga saat ini dan telah mendapatkan banyak masukan yang sangat positif dari masyarakat. Livin Urban memberi peningkatan dari sisi *branding image* dan juga bisnis Bank Mandiri melalui pembukaan rekening, aktivasi aplikasi Livin' hingga QRIS Bank Mandiri. Adapun program ini terdiri dari beberapa sub program yang mengacu pada kategori penerima dan tujuannya, yaitu Livin' Warung, Livin' Kampoeng Usaha, Livin' Kampoeng Sehat, Livin' Society, dan Livin' Pasar.

5. Establishment of communication and information media for community education
6. Regular assistance and monitoring of waste bank administrators related to waste bank performance

The program has the following objectives:
1. Changes in the community's behavior in waste segregation
2. Digitalization of waste management system in urban areas
3. Providing a decent wage system for waste pickers
4. Establishment of institutional and information systems related to waste management issues for urban communities

The achievements of #mandiriwastesorting program include:
1. Increasing resident participation to join as waste bank customers as measured by the increase in total residents. To date, 914 people have registered as waste bank customers with total waste sales as the waste bank's income of Rp173,401,291.
2. Reducing waste transported to the landfill as measured by total non-organic waste under the management of the waste bank of 62 tons and volume of organic waste processed by the biodigester machine of 1,129 Kg.

LIVIN' URBAN

Livin' Urban is Bank Mandiri's program targeting communities in urban areas with a focus on education pillar, economic pillar through SME empowerment, and environmental conservation pillar. The program has been implemented on a gradual basis since January until present and has received positive feedbacks from the community. Livin' Urban improves branding image and Bank Mandiri's business through account opening, Livin' application activation and Bank Mandiri QRIS. The program consists of several sub-programs according to the recipient category and its objectives, namely Livin' Warung, Livin' Kampoeng Usaha, Livin' Kampoeng Sehat, Livin' Society, and Livin' Pasar.

1. **Livin' Warung**

Livin' Warung adalah salah satu bagian dari program Livin' Urban, yang menyasar pada UMKM warung bidang kuliner, penjualan sembako dan usaha lainnya di daerah perkotaan, dengan tujuan untuk meningkatkan dan memberdayakan UMKM sehingga dapat menopang ekonomi masyarakat. Nilai program Livin' Urban ini adalah sebesar Rp650 juta. Livin' Warung diwujudkan sebagai program CSV atau *Creating Shared Value* bagi Bank Mandiri. Diharapakan UMKM yang terlibat dalam kegiatan ini dapat naik kelas dan nantinya bisa menjadi nasabah setia dari Bank Mandiri, sehingga membawa peningkatan ekonomi bagi Bank Mandiri.

Adapun Livin' Warung ini diciptakan untuk menjadi platform bagi para kolaborator dari berbagai unsur masyarakat yang memiliki visi misi yang sama yaitu pemberdayaan UMKM. Dalam kegiatan ini, Bank Mandiri berkolaborasi dengan *startup* bidang F&B *(food and beverage)* yang

1. **Livin' Warung**

Livin' Warung is a part of Livin' Urban program, targeted at SME food stalls, grocery sales, and other businesses in urban areas. The program aims to improve and empower SMEs so that they can support the community's economy. The worth of the Livin' Urban program is Rp650 million. Livin' Warung is realized as a Creating Shared Value (CSV) program for Bank Mandiri. The SMEs involved in the activity are expected to upgrade their business and become loyal customers of Bank Mandiri, thus bringing economic improvement to Bank Mandiri.

Livin' Warung was created to become a platform for collaborators from various elements of society with a common vision and mission of empowering SMEs. In this program, Bank Mandiri collaborated with F&B (food and beverage) startups providing distribution networks and sales networks for

menyediakan jaringan distribusi dan jaringan penjualan untuk usaha kuliner berskala mikro hingga menengah bernama Wahyoo Group. Melalui kolaborasi ini, Bank Mandiri memberikan bantuan *make over* (peningkatan) dan pembinaan usaha bagi 20 (dua puluh) UMKM warung kuliner yang merupakan mitra dari Wahyoo Group yang tersebar di wilayah Jabodetabek. UMKM kuliner yang menjadi penerima bantuan memiliki produk yang variatif dan memiliki volume penjualan yang tinggi di wilayahnya.

micro to medium-scale culinary businesses called Wahyoo Group. Through the collaboration, Bank Mandiri provided make-over assistance and business coaching for 20 (twenty) culinary warung SMEs as partners of Wahyoo Group spreading across the Greater Jakarta (Jabodetabek) areas. The assisted culinary SMEs had varied products and a high sales volume in their respective area.

2. **Livin' Kampoeng Usaha** [GRI 203-1]

Livin' Kampoeng Usaha adalah salah satu bagian dari program Livin' Urban, yang menyasar pada masyarakat yang tinggal di area perkampungan pada daerah perkotaan, dengan tujuan untuk meningkatkan dan memperkuat dasar kehidupan perekonomian masyarakat. Program yang bernilai Rp500 juta ini ditujukan untuk menyediakan lapangan kerja dan mengurangi kesenjangan, serta mengurangi tingkat kemiskinan.

Livin' Kampoeng Usaha ini diwujudkan sebagai kegiatan CSV atau *Creating Shared Value* bagi Bank Mandiri, di mana masyarakat dalam satu ruang lingkup perkampungan yang memiliki usaha yang homogen didorong untuk meningkatkan usahanya. Diharapkan usaha mereka naik mengalami peningkatan dan nantinya bisa menjadi nasabah setia dari Bank Mandiri.

Livin' Kampoeng Usaha ini telah dibangun di Kota Palembang, tepatnya di daerah Kelurahan Talang Semut Kecamatan Bukit Kecil. Adapun bentuk pemberian bantuannya meliputi

a. Penataan kampung
b. Pemberian sarana prasarana kepada kegiatan Pendidikan Anak Usia Dini, Karang Taruna, Posyandu dan Pusat Kegiatan Belajar Masyarakat
c. Pemberian sarana prasarana pendukung kegiatan UMKM di wilayah perkampungan tersebut

2. **Livin' Kampoeng Usaha** [GRI 203-1]

Livin' Kampoeng Usaha is a part of Livin' Urban program, targeted at the community living in urban areas. The program aims to improve and strengthen the economic base of the community. The program, worth Rp500 million, is aimed at providing employment and reducing inequality, as well as reducing poverty.

Livin' Kampoeng Usaha is realized as a Creating Shared Value (CSV) program for Bank Mandiri. The village community with homogeneous businesses is encouraged to improve their businesses. The businesses are expected to improve and become loyal customers of Bank Mandiri.

Livin' Kampoeng Usaha has been built in Talang Semut Village, Bukit Kecil Sub-District, Palembang. The forms of assistance include:

a. Village arrangement
b. Providing infrastructure facilities for Early Childhood Education activities, Youth Organization, Posyandu and Community Learning Center
c. Providing supporting infrastructure for SME activities in the village area

Livin' Kampoeng Usaha yang ada di Kota Palembang ini telah berlangsung dengan baik, bahkan menjadi pemenang Juara Harapan 2 dari Kompetisi Kampung Kreatif Kota Palembang Tahun 2022.

Livin' Kampoeng Usaha in Palembang has been implemented well and became the 2nd runner-up of the Palembang Creative Village Competition in 2022.

3. **Livin' Pasar** [GRI 203-1]

Livin' Pasar adalah salah satu bagian dari program Livin' Urban, yang menyasar masyarakat yang memiliki usaha di area pasar di daerah perkotaan, dengan tujuan untuk meningkatkan dan memperkuat dasar kehidupan perekonomian masyarakat, khususnya melalui penyediaan lapangan kerja, mengurangi kesenjangan, serta mengurangi tingkat kemiskinan. Diharapkan, para pedagang ini mengalami peningkatan ekonomi dan menjadi nasabah Bank Mandiri.

Livin' Pasar yang bernilai Rp650 juta ini telah diterapkan di berbagai lokasi pasar di tiga kota besar di Indonesia:

a. Kota Medan, dengan pemberian bantuan berupa motor pengangkut sampah dan tempat sampah terpadu di 3 Pasar
b. Kota Yogyakarta, dengan pemberian bantuan berupa penataan dan renovasi kios pedagang di Pasar Beringharjo, yang acaranya dihadiri oleh Menteri BUMN
c. Kota Jakarta Timur dengan pemberian bantuan berupa penataan dan renovasi kios pedagang di Pasar Mester Jatinegara

Dampak dari kegiatan-kegiatan tersebut adalah peningkatan digitalisasi pedagang melalui aktivasi aplikasi Livin' dan juga QRIS Bank Mandiri.

4. **Livin' Society**

Livin' Society adalah salah satu bagian dari program Livin' Urban, yang ditujukan untuk memberikan bantuan yang bersifat kebutuhan dasar bagi masyarakat perkotaan seperti pendidikan dan sosial. Program Livin' Society ini ditujukan untuk meningkatkan dan memperkuat dasar kehidupan perekonomian dari sebagian besar masyarakat, khususnya melalui penyediaan lapangan kerja, mengurangi kesenjangan serta mengurangi tingkat kemiskinan.

3. **Livin' Pasar** [GRI 203-1]

Livin' Pasar is a part of Livin' Urban program, targeted at the community with businesses in the market in urban areas. The program aims to improve and strengthen the basis of community economic life, particularly through the provision of employment, reducing inequality, and reducing poverty levels. Through the program, the merchants are expected to experience economic improvement and become Bank Mandiri customers.

Livin' Pasar, worth Rp650 million, has been implemented in various market locations in three major cities in Indonesia:

a. Medan, providing assistance in the form of waste collection motorcycles and integrated trash bins in 3 markets.
b. Yogyakarta, providing assistance in the form of arrangement and renovation of merchant stalls at Beringharjo Market, the event was attended by the Minister of SOEs.
c. East Jakarta, providing assistance in the form of arrangement and renovation of merchant stalls at Pasar Mester Jatinegara.

The impact of the activities is to increase the digitalization of merchants through the activation of Livin' application and Bank Mandiri QRIS.

4. **Livin' Society**

Livin' Society is a part of Livin' Urban program. The program aims to provide basic needs assistance for urban communities such as education and social services. Livin' Society program is aimed at improving and strengthening the economic base of most communities, particularly through the provision of employment, reducing inequality and alleviating poverty.

a. Program Sekolah Kejar Paket adalah salah satu bagian dari aktivitas Livin' Society, yang ditujukan bagi pelajar/masyarakat yang putus sekolah di area perkampungan di daerah perkotaan. Melalui Program Sekolah Kejar Paket ini, Bank Mandiri menyediakan beasiswa untuk program paket A, B, dan C, dengan nilai bantuan sebesar Rp250 juta. Penerima program tersebar di dua kelurahan di Kota Jakarta Selatan yaitu Kelurahan Mampang Prapatan dan Kelurahan Kebon Baru. Diharapkan, melalui program yang bersifat CSV ini, Bank Mandiri mendapatkan masukan dan *branding image* yang positif dari masyarakat. Saat ini peserta program ini berjumlah 174 orang, dengan perincian 27 orang mengikuti Paket A, 67 orang mengikuti Paket B, dan 80 orang mengikuti Paket C. Di antaranya, terdapat 53 orang berusia 7-21 tahun, dan 121 orang berusia di atas 21 tahun.

b. Sepatu Harapan Bangsa
Program ini merupakan salah satu program TJSL inisiatif dari Bank Mandiri yang dilatarbelakangi semangat mendukung pemulihan Bangsa Indonesia pasca pandemi. Akibat pandemi, tidak hanya sektor ekonomi dan kesehatan masyarakat yang terdampak, namun program pendidikan juga mengalami dampaknya. Selama kurang lebih dua tahun, pelajar di negara ini terpaksa melakukan kegiatan belajar di rumah. Tidak sedikit orangtua mereka yang mengalami PHK. Selama dua tahun tersebut, para pelajar tidak perlu membeli seragam lengkap dan ataributnya untuk sekolah. Namun, setelah pandemi berlalu dan kegiatan belajar tatap muka mulai dilakukan, para pelajar ini membutuhkan seragam dan sepatu. Untuk itu, Bank Mandiri mengadakan program Sepatu Harapan Bangsa yang telah dijalankan sejak Agustus 2022 hingga HUT Bank Mandiri ke 24 (Oktober 2022). Sekitar 25.000 pasang sepatu telah dibagikan kepada anak-anak yang membutuhkan di seluruh Indonesia. Program ini juga sejalan dengan tema HUT Republik Indonesia ke 77 yakni 'PULIH LEBIH CEPAT, BANGKIT LEBIH KUAT'.

a. Package School Equivalency Program
Package School Equivalency Program is a part of Livin' Society program, targeted at students/communities who dropped out of school in urban village areas. Through the program, Bank Mandiri provided scholarships for package A, B, and C programs, with a total value of Rp250 million. Program recipients were spread across two urban villages in South Jakarta, namely Mampang Prapatan Village and Kebon Baru Village. Through the CSV program, Bank Mandiri is expected to receive positive feedback and branding image from the community. Currently, there were 174 participants in the program, consisting of 27 people participating in Package A, 67 people participating in Package B, and 80 people participating in Package C. Among the participants, 53 people were 7-21 years old and 121 people were over 21 years old.

b. Hope of the Nation Shoes
The program is one of Bank Mandiri's Social and Environmental Responsibility initiatives motivated by the spirit of supporting the nation's recovery after the pandemic. The pandemic does not only affect the economic and public health sectors, but also the education program. For two years, students in the country were forced to conduct learning activities at home. Many parents were laid off. During the two years, students did not need to buy school uniforms and attributes. However, after the pandemic passed and face-to-face learning activities began, the students needed uniforms and shoes. For this reason, Bank Mandiri held the Hope of the Nation Shoes (Sepatu Harapan Bangsa) program from August 2022 to Bank Mandiri's 24th Anniversary (October 2022). 25,000 pairs of shoes have been distributed to children in need throughout Indonesia. The program is also in line with the theme of the commemoration of the 77th Anniversary of the Republic of Indonesia, 'RECOVERING FASTER, RISING STRONGER'.

c. Program Penanaman Pohon

Upaya Bank Mandiri menurunkan emisi karbon operasional diwujudkan melalui kegiatan *insetting,* yaitu konservasi lahan yang memanfaatkan konsep *Nature Based Solution* (NBS) dengan pendekatan kolaborasi Pentahelix yang melibatkan pemangku kepentingan setempat. *Carbon insetting* operasional ini dilakukan melalui lahan sebesar 250 hektar yang akan diperluas hingga 500 hektar, dalam rangka mencapai *Net Zero Emission* (NZE) operasional cakupan 1 dan 2 pada tahun 2030. Tahun 2022 Bank Mandiri mengadakan *kick off* untuk melakukan penanaman pohon pada lahan seluas 28 hektar sebagai salah satu upaya untuk mencapai target dari 250 hektar yang telah ditetapkan.

c. Tree Planting Program

Bank Mandiri's efforts to reduce operational carbon emissions were realized through insetting activity, namely land conservation utilizing the concept of Nature Based Solution (NBS) with a Pentahelix collaboration approach involving local stakeholders. The operational carbon insetting was carried out through 250 hectares of land to be expanded to 500 hectares, in order to achieve Net Zero Emission (NZE) scope 1 and 2 operational emissions reduction by 2030. In 2022, Bank Mandiri kicked off tree planting on 28 hectares of land as one of the efforts to achieve the set target of 250 hectares.

PENYALURAN DANA TJSL

Program TJSL Bank Mandiri didanai oleh penyisihan sebagian laba bersih Bank Mandiri, saldo dana TJSL, hasil bunga deposito, dan lainnya.

DISTRIBUTION OF SOCIAL AND ENVIRONMENTAL RESPONSIBILITY FUND

Bank Mandiri's TJSL programs are funded by an allowance for a portion of Bank Mandiri's net profit, the balance of TJSL fund, deposit interest yields and other sources.

Program	2022 (Rp)	2021 (Rp)	2020 (Rp)	Program
Program Kemitraan (Program Pendanaan UMK)	-*)	-*)	127.518.478.322	Partnership Program (MSE Funding Program)
Program TJSL (Program Non Pendanaan UMK)	137.629.784.178	132.372.729.008	133.901.578.873	Social and Environmental Responsibility Program (MSE Non-Funding Program)
Mandiri Sahabatku	500.000.000**)	1.091.400.000	-	Mandiri Sahabatku
Wirausaha Muda Mandiri	8.938.957.915	6.567.669.300	8.701.714.220	Mandiri Young Entrepreneur
Rumah BUMN	2.665.108.455	3.656.945.089	1.079.158.287	SOE House
Sekolah 4.0***)	220.000.000	-	-	School 4.0***)
Mudik Sehat Bareng BUMN***)	3.926.244.839	-	-	Healthy Homecoming with SOE***)
Livin' Urban***)	12.284.588.647	-	-	Livin' Urban***)

*) Penyaluran PK kepada BUMN Khusus dengan mekanisme hibah. Program tahun 2020 dilanjutkan ke tahun 2021, oleh karena itu tidak tertulis angka pada kolom 2021.
**) Kegiatan dilaksanakan pada tahun 2022 & Realisasi Penyaluran di tahun 2023.
***) Program baru di tahun 2022.

* Disbursement of Partnership Program to Special SOEs with a grant mechanism. The 2020 program is continued in 2021, therefore no number is written in the 2021 column.
**) Activities carried out in 2022 and realization of distribution in 2023.
***) A new program will begin in 2022.

09

MENINGKATKAN KUALITAS TATA KELOLA KEBERLANJUTAN

Improving the Quality of Sustainability Governance

Melalui tata kelola yang baik, Bank Mandiri menjaga kepercayaan masyarakat dalam rangka memastikan keberlanjutan organisasi.

Bank Mandiri maintains public trust through good governance to ensure organizational sustainability.

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Tata kelola Perusahaan yang baik (*Good Corporate Governance*/GCG) merupakan nilai-nilai, prinsip dan filosofi sebagai landasan utama seluruh jajaran Bank Mandiri dalam berperilaku, bertindak dan menjalankan aktivitas bisnis serta sejalan dengan semangat keberlanjutan Bank Mandiri dalam mewujudkan Visi dan Misi Bank Mandiri. Bank Mandiri percaya bahwa penerapan GCG akan membangun kepercayaan masyarakat dan dunia internasional sehingga Bank Mandiri dipercaya untuk menjadi pengelola dana demi pembangunan nasional. Bank Mandiri berkomitmen untuk menerapkan keterbukaan (*transparency*), akuntabilitas (*accountability*), tanggung jawab (*responsibility*), independensi (*independency*) serta kewajaran (*fairness*) untuk dapat melindungi kepentingan semua pihak yang berkepentingan, atau para pemangku kepentingan.

Good Corporate Governance (GCG) is a set of values, principles, and philosophies that serve as the foundation for Bank Mandiri's behavior, actions, and business activities, in line with Bank Mandiri's sustainability spirit to realize its vision and mission. Bank Mandiri believes that implementing GCG will build trust from society and the international community, making Bank Mandiri a trusted fund manager for national development. Bank Mandiri is committed to practicing transparency, accountability, responsibility, independence, and fairness to protect the interests of all stakeholders.

Penerapan GCG di Bank Mandiri
GCG Implementation within Bank Mandiri

KETERBUKAAN TRANSPARENCY	**AKUNTABILITAS** ACCOUNTABILITY
Keterbukaan diterapkan dalam aspek komunikasi dan pengambilan keputusan. Bank Mandiri senantiasa mengemukakan informasi yang material dan relevan serta menerapkan keterbukaan dalam melaksanakan proses pengambilan keputusan. Transparency is established in the aspects of communication and decision-making. Bank Mandiri consistently discloses material and relevant information and applies transparency in carrying out the decision-making process. 1. Bank Mandiri mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat dibandingkan serta dapat diakses oleh pihak yang berkepentingan (pemangku kepentingan). Bank Mandiri discloses information in a timely, adequate, clear, accurate and comparable manner and is accessible to interested parties (stakeholders). 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, kepemilikan saham, remunerasi dan fasilitas lain bagi Direksi dan Dewan Komisaris, pemegang saham pengendali, pengelolaan risiko, sistem pengawasan dan pengendalian internal, penerapan fungsi kepatuhan, sistem dan implementasi GCG serta informasi dan fakta material yang dapat mempengaruhi keputusan investor. Bank Mandiri discloses information that includes but is not limited to the vision, mission, business objectives, strategy, financial and non-financial condition of Bank Mandiri, the composition of the Board of Directors and the Board of Commissioners, share ownership, remuneration and other facilities for the Board of Directors and Board of Commissioners, controlling shareholders, risk management, supervision and internal control system, implementation of compliance function, GCG system and implementation as well as material information and facts that may affect investors' decisions.	Akuntabilitas diterapkan melalui kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif. Accountability is established through clarity of functions and implementation of accountability of the Bank's organs in order for the Bank's management to operate in an efficient manner. 1. Bank Mandiri menetapkan sasaran usaha dan strategi agar dapat dipertanggungjawabkan kepada pemangku kepentingan. Bank Mandiri sets business objectives and strategies to be accountable to stakeholders 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. Bank Mandiri establishes clear duties and responsibilities for each member of the Board of Commissioners and Board of Directors, as well as all levels beneath them, in line with the vision, mission, corporate values, business objectives and strategies of Bank Mandiri. 3. Bank Mandiri meyakini bahwa masing-masing anggota Dewan Komisaris dan Direksi maupun seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tugas dan tanggung jawabnya serta memahami perannya dalam pelaksanaan GCG. Bank Mandiri believes that each member of the Board of Commissioners and Board of Directors, as well as all levels beneath them has the competence in accordance with their duties and responsibilities and understands their role in the implementation of GCG.

3. Kebijakan Bank Mandiri harus tertulis dan dikomunikasikan kepada para pemangku kepentingan yang berhak memperoleh informasi tentang kebijakan tersebut.
   Bank Mandiri's policies must be in writing and communicated to stakeholders who are entitled to obtain information about the policies.
4. Penerapan prinsip keterbukaan dilakukan dengan tetap memperhatikan ketentuan rahasia Bank, rahasia jabatan dan hak-hak pribadi sesuai peraturan yang berlaku.
   Implementation of the principle of openness is carried out while taking into account the provisions of Company secrets, position secrets and personal rights in accordance with applicable regulations.

3. Bank Mandiri menetapkan *check and balance system* dalam pengelolaan perusahaan.
   Bank Mandiri establishes a check and balance system in the company's management.
4. Bank Mandiri memiliki ukuran kinerja dari seluruh jajaran berdasarkan ukuran yang disepakati secara konsisten dengan nilai-nilai perusahaan *(corporate culture values)*, sasaran usaha dan strategi Bank Mandiri serta memiliki *rewards and punishment system*.
   Bank Mandiri has performance measurements for all levels based on agreed measurements that are consistent with the corporate culture values, business objectives and strategies, and has a reward and punishment system.

PERTANGGUNGJAWABAN
RESPONSIBILITY

Pertanggungjawaban yaitu kesesuaian pengelolaan Bank dengan peraturan perundang-undangan dan prinsip pengelolaan bank yang sehat.
Responsibility is the compliance of the Bank's management with laws and regulations and the principles of sound bank management.

1. Bank Mandiri berpegang pada prinsip kehati-hatian *(prudential banking practices)* dan menjamin kepatuhan terhadap peraturan yang berlaku.
   Bank Mandiri adheres to prudential banking practices and ensures compliance with applicable regulations.
2. Bank Mandiri sebagai *good corporate citizen* peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.
   As a good corporate citizen, Bank Mandiri cares about the environment and carries out social responsibility in a reasonable manner.

INDEPENDENSI
INDEPENDENCY

Independensi diterapkan dalam pengelolaan Bank Mandiri secara profesional tanpa pengaruh atau tekanan dari pihak manapun.
Independence is implemented in the management of Bank Mandiri in a professional manner, without influence or pressure from any party.

1. Bank Mandiri menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan *(conflict of interest)*.
   Bank Mandiri avoids unreasonable domination by any stakeholder and is not influenced by unilateral interests as well a is free from conflict of interest.
2. Bank Mandiri mengambil keputusan secara objektif dan bebas dari segala tekanan dari pihak manapun.
   Bank Mandiri makes decisions objectively and is free from any pressure from any party.

KEWAJARAN
FAIRNESS

Kewajaran diartikan sebagai keadilan dan kesetaraan dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan.
Fairness is defined as justice and equality in fulfilling the rights of stakeholders arising under agreements and laws and regulations.

1. Bank Mandiri memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kesetaraan dan kewajaran *(equal treatment)*.
   Bank Mandiri considers the interests of all stakeholders based on the principles of equality and fairness (equal treatment).
2. Bank Mandiri memberikan kesempatan kepada seluruh pemangku kepentingan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank Mandiri serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan.
   Bank Mandiri provides opportunities for all stakeholders to provide input and express opinions for the benefit of Bank Mandiri and opens access to information in accordance with the principle of transparency.

Penerapan GCG di Bank Mandiri berpedoman pada peraturan perundangan yang berlaku, seperti:

1. Peraturan Menteri Negara Badan Usaha Milik Negara No. PER- 09 /MBU/2012 tentang Perubahan Atas Peraturan Menteri Negara Badan Usaha Milik Negara No. PER- 01/MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (GCG) pada Badan Usaha Milik Negara.

The prevailing laws and regulations serve as the foundation for Bank Mandiri's adoption of GCG, including:

1. Regulation of the Minister of State-Owned Enterprises No. PER- 09/MBU/2012 on Amendments to Regulation of the Minister of State-Owned Enterprises No. PER-01/MBU/2011 on Implementation of Good Corporate Governance (GCG) in State-Owned Enterprises.

2. POJK No.55/POJK.03/2016 tentang Pelaksanaan Tata Kelola Perusahaan bagi Bank Umum.

3. POJK No. 18/POJK.03/2014 tentang Tata Kelola Terintegrasi. Dalam penerapannya, Bank Mandiri membangun sinergi dengan lembaga jasa keuangan dalam konglomerasi keuangan Bank Mandiri melalui Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi, Satuan Kerja Audit Intern Terintegrasi.

Atas kehati-hatian Bank Mandiri dalam menjalankan bisnisnya sesuai dengan peraturan dan perundangan yang berlaku, maka pada tahun pelaporan tidak terdapat pelanggaran dalam bidang sosial, ekonomi dan keuangan. [GRI 2-27] [GRI 419-1]

2. Financial Services Authority Regulation (POJK) No.55/POJK.03/2016 on the Implementation of Good Corporate Governance for Commercial Banks.
3. Financial Services Authority Regulation (POJK) No. 18/POJK.03/2014 on the Implementation of Integrated Governance. In its implementation, Bank Mandiri develops synergy with financial services institutions in Bank Mandiri financial conglomeration through the Integrated Compliance Work Unit, Integrated Risk Management Work Unit, Integrated Internal Audit Work Unit.

In light of Bank Mandiri's cautionary approach in conducting its business in accordance with prevailing laws and regulations, no violations were reported during the reporting year. [GRI 2-27] [GRI 419-1]

STRUKTUR TATA KELOLA [GRI 2-9]

Bank Mandiri menerapkan kepatuhan atas Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT) yang menyatakan bahwa Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Kepengurusan dilaksanakan oleh Dewan Komisaris dan Direksi, dengan fungsi dan tanggung jawab yang jelas untuk memastikan independensi sesuai dengan Anggaran Dasar dan peraturan perundangan.

GOVERNANCE STRUCTURE [GRI 2-9]

Bank Mandiri adheres to the compliance of the Republic of Indonesia Law No. 40 of 2007 on Limited Liability Companies (Company Law) which states that the company's organs consist of the General Meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. The management is carried out by the Board of Commissioners and Board of Directors, with clear functions and responsibilities to ensure independence in accordance with the Articles of Association and legislation.

RUPS (RAPAT UMUM PEMEGANG SAHAM)

RUPS merupakan pemegang kekuasaan tertinggi yang memiliki wewenang yang tidak diberikan kepada Dewan Komisaris dan Direksi. RUPS merupakan sebuah forum di mana para pemegang saham memiliki kewenangan untuk memperoleh keterangan-keterangan mengenai Perusahaan, baik dari Direksi maupun Dewan Komisaris. RUPS setidaknya diadakan satu tahun sekali (RUPS Tahunan), tetapi dapat pula diadakan sewaktu-waktu atas permintaan salah satu organ perusahaan (RUPS Luar Biasa). Pada tahun 2022, Bank Mandiri mengadakan RUPS Tahunan pada bulan Maret dan tidak terdapat penyelenggaraan RUPS Luar Biasa karena tidak ada kebutuhan/kepentingan untuk menyelenggarakan RUPS tersebut.

GENERAL MEETING OF SHAREHOLDERS (GMS)

The General Meeting of Shareholders (GMS) is the highest governing authority, with powers that surpass those of the Board of Commissioners and Directors. It is a forum where shareholders have the authority to obtain information about the company, both from the Board of Directors and the Board of Commissioners. The GMS is held at least once a year (Annual GMS), but can also be held at any time at the request of one of the company's organs (Extraordinary GMS). In 2022, Bank Mandiri held its Annual GMS in March and did not hold an Extraordinary GMS as there was no need/interest to do so.

DEWAN KOMISARIS [GRI 2-9]

Dewan Komisaris bertugas untuk melakukan pengawasan terhadap Direksi sesuai Anggaran Dasar. Dewan Komisaris juga dapat memberikan nasihat kepada Direksi dan meminta laporan-laporan terkait perusahaan, menelaah, menandatangani, serta mengesahkan laporan tahunan. Tugas penting lainnya, yaitu untuk memastikan dan mengevaluasi penerapan GCG dalam Bank Mandiri, melakukan penilaian atas laporan audit, dan memberi pendapat atas penerapan manajemen risiko. Dalam hubungannya dengan pemegang saham, Dewan Komisaris berperan untuk menjaga kepentingan para pemegang saham, sehingga dapat memberikan saran-saran kepada para pemegang saham terkait masalah penting yang dihadapi oleh Bank Mandiri. Seluruh anggota Dewan Komisaris telah melalui uji kepatuhan dan kelayakan yang diadakan oleh Otoritas Jasa Keuangan. Sesuai peraturan perundang-undangan, Dewan Komisaris Bank Mandiri tidak merangkap sebagai Direksi. Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh:

1. Komite Audit;
2. Komite Remunerasi dan Nominasi;
3. Komite Pemantau Risiko;
4. Komite Tata Kelola Terintegrasi.

BOARD OF COMMISSIONERS [GRI 2-9]

The Board of Commissioners has the duty to supervise the Board of Directors in accordance with the Articles of Association. The Board of Commissioners may also provide advice to the Board of Directors and request reports on the company, examine, sign, and ratifies the annual report. Other important duties include ensuring and evaluating the implementation of GCG within Bank Mandiri, assessing the audit reports, and providing an opinion on the implementation of risk management. In its relations with shareholders, the Board of Commissioners plays a role in protecting the interests of shareholders and may provide advice to shareholders on important issues faced by Bank Mandiri. All members of the Board of Commissioners have undergone a fit and proper test conducted by the Financial Services Authority. In accordance with the laws and regulations, the Board of Commissioners of Bank Mandiri do not serve concurrently as the Board of Directors. In performing its duties, the Board of Commissioners is assisted by:

1. Audit Committee;
2. Remuneration and Nomination Committee;
3. Risk Monitoring Committee;
4. Integrated Governance Committee.

DIREKSI

Direksi Bank Mandiri terdiri dari 12 orang yang dipimpin oleh seorang Direktur Utama yang bertanggung jawab untuk mengkoordinasikan kegiatan Direksi. Tugas Direksi adalah melakukan pengurusan Perusahaan sehari-hari serta mewakili Bank Mandiri

BOARD OF DIRECTORS

Bank Mandiri's Board of Directors consists of 12 members led by President Director is responsible for coordinating the activities of the Board of Directors. The role of the Board of Directors is to manage the Company's day-to-day management and represent Bank Mandiri inside

di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar. Peran penting Direksi adalah mengambil keputusan-keputusan terkait keberlanjutan, termasuk pengelolaan dampak dalam aspek sosial, ekonomi, lingkungan dan isu perubahan iklim. Direksi tidak diperkenankan untuk merangkap jabatan, dan seluruh anggota Direksi telah melalui uji kepatutan dan kelayakan yang diadakan oleh Otoritas Jasa Keuangan.

Direksi dibantu oleh Komite Eksekutif dan organ lain, seperti:

1. Assets & Liabilities Committee
2. Business Committee
3. Risk Management & Credit Policy Committee
4. Information Technology & Digital Banking Committee
5. Capital & Subsidiaries Committee
6. Human Capital Policy Committee
7. Integrated Risk Committee
8. Policy & Procedure Committee
9. Credit Committee/Rapat Komite Kredit
10. Transformation Committee
11. Social & Environmental Responsibility Committee
12. Sekretaris Perusahaan

STRUKTUR DAN PENANGGUNG JAWAB KEUANGAN BERKELANJUTAN [OJK E.1]

Penerapan aspek ESG merupakan bagian dan tanggung jawab dari seluruh unit kerja dibawah pengawasan Dewan Komisaris dan Direksi melalui *Risk Management and Credit Policy Committee (RMPC)* dan Komite Pemantau Risiko (KPR). Dalam rangka memastikan penerapan ESG berjalan dengan baik maka Bank Mandiri telah membentuk badan khusus yaitu ESG Unit sebagai *control tower* yang mengintegrasikan inisiatif keberlanjutan perusahaan (Mandiri Group) sesuai Surat Keputusan Direksi KEP. DIR/32/2022 tanggal 12 September 2022.

and outside of the court in accordance with the Articles of Association. A crucial aspect of the Board of Directors is the decision-making process related to sustainability, including the management of social, economic, environmental and climate change impacts. The Board of Directors are not permitted to hold concurrent positions, and all members of the Board of Directors have passed the fit and proper test conducted by the Financial Services Authority.

The Board of Directors is assisted by the Executive Committee and other organs, including:

1. Assets & Liabilities Committee
2. Business Committee
3. Risk Management & Credit Policy Committee
4. Information Technology & Digital Banking Committee
5. Capital & Subsidiaries Committee
6. Human Capital Policy Committee
7. Integrated Risk Committee
8. Policy & Procedure Committee
9. Credit Committee
10. Transformation Committee
11. Social & Environmental Responsibility Committee
12. Corporate Secretary

STRUCTURE AND RESPONSIBLE FOR SUSTAINABLE FINANCE [OJK E.1]

The implementation of ESG aspects is a part and responsibility of all work units under the supervision of the Board of Commissioners and Board of Directors through Risk Management and Credit Policy Committee (RMPC) and Risk Monitoring Committee (RMC). To ensure the successful implementation of ESG, Bank Mandiri established a specific unit, namely the ESG Unit as a control tower integrating corporate sustainability initiatives (Mandiri Group) in accordance with the Decree of the Board of Directors No. KEP. DIR/32/2022 dated September 12, 2022.

STRUKTUR TATA KELOLA BERKELANJUTAN
STRUCTURE OF SUSTAINABLE GOVERNANCE

BANK MANDIRI ESG GOVERNANCE STRUCTURE

Board of Commisioner Level Committe	Komite Pemantau Risiko Risk Monitoring Committee
Board of Director Level Committe	Rapat Direksi Board of Directors meeting
Steering Commitee Level	Risk MGMT & Credit Policy Committee (RMPC)
Working Group Level	BMRI ESG *Working Group*

ESG *Group* (as ESG *Control Tower in Mandiri Group*)*

ESG *Contributing Member*

- Strategy & Performance Management
- Credit & Portfolio Risk
- Investor Relations
- Corporate Secretary
- Corporate Banking (CB 1-6)
- Commercial Banking (CMB 1-6)
- Government Institutional (GVI)
- Corporate & Commercial Risk
- Wholesale Risk Solution
- Retail Banking
- Treasury
- Policy & Procedure
- Market Risk
- SME Risk & Consumer Risk
- Operational Risk
- Wealth Management
- Compliance & AML CFT
- Customer Care
- CISO
- Enterprise Data Analytics
- IT Audit
- Digital Banking Product
- Strategic Investment & Subsidiaries Management
- IT Infra
- IT ASP
- GVP3
- Region
- Strategic Procurement
- Senior Operational Risk Head
- Office of the Chief Economist
- Mandiri Institute
- Corporate Real Estate
- Legal

*) sesuai SK/KOM/05.2/2022 tanggal 18 Juli 2022 dan dituangkan dalam SK Direksi KEP.DKP/32/2022 tanggal 12 September 2022

*) in accordance with SK/KOM/05.2/2022 dated July 18, 2022 and set forth in the Board of Directors Decree No. KEP.DKP/32/2022 dated September 12, 2022

STRUKTUR & TUGAS ESG UNIT
ESG UNIT STRUCTURE & DUTIES

Sustainable Framework Policy

1. Membangun *Framework*, komitmen, *roadmap*, dan target *climate change* sesuai target NDC/NZE Nasional termasuk *cascading* indikatornya di KPI
2. *Alignment commitment* ESG *climate change* dengan transformasi *long Team Corporate Plan* 2032 (Lunar Project), Visi Misi, RBB, Corp. *Culture*
3. Menyusun Strategi *Sustainability Transition* yang komprehensif *(policies, people, process & data)* yang tercermin dalam Visi, *Risk Measure & Analysis* serta *Sustainability Program Monitoring*

1. Developing a framework, commitment, roadmap, and climate change targets in accordance with National NDC/NZE targets, including cascading KPIs
2. Aligning ESG climate change commitment with the transformation of Long Team Corporate Plan 2032 (Lunar Project), Vision and Mission, the Bank's Business Plan (RBB), and Corporate Culture
3. Developing a comprehensive Sustainability Transition Strategy (policies, people, process & data) as reflected in the Vision, Risk Measure & Analysis and Sustainability Program Monitoring

Sustainable Portfolio Management

1. Koordinator *monitoring* bulanan laporan *Sustainable Portfolio* THI (incl Laporan tematik) dan *Sustainablity Portfolio* sesuai Peraturan OJK No. 51/POJK.03/2017
2. *Alignment* strategi Sust. *Portfolio* dengan *Loan Portfolio Guideline*
3. Pengembangan *Sustainable* Produk *(suite)* & ESG *Expertise*
4. Pengembangan sistem, proses dan metodologi pengelolaan Sust. *Portfolio* sesuai *Best Practices* seperti *climate-related financial risk* dan *climate stress testing*

1. Coordinating monitoring on THI's Sustainable Portfolio monthly report (including thematic report) and Sustainability Portfolio in accordance with Financial Services Authority Regulation No. 51/POJK.03/2017
2. Aligning Sustainable Portfolio strategy with Loan Portfolio Guideline
3. Developing Sustainable Product (suite) & ESG Expertise
4. Developing system, process and methodology for Sustainability Portfolio management system, process and methodology in accordance with best practices such, as climate-related financial risk and climate stress testing

Sustainable Communication & Disclosure

1. ESG *Desk* bagi *stakeholder*
2. Memastikan *disclosure* ESG di *Sustainability Report* sesuai *best practices* termasuk mendapat opini dari *Independent Assurer*
3. *Monitoring* & peningkatan ESG *Rating*
4. ESG *Awareness Bankwide*
5. Koordinator & Sekretariat *alignment* inisiatif ESG Mandiri Group dengan seluruh perusahaan Anak (Tata Kelola Terintegrasi)

1. ESG Desk for stakeholders
2. Ensuring that ESG disclosure in Sustainability Report is in accordance with best practices, including obtaining opinions from Independent Assurer
3. Monitoring & improvement of ESG Rating
4. ESG Awareness Bankwide
5. As Coordinator & Secretariat of alignment of Mandiri Group's ESG initiatives with all subsidiaries (Integrated Governance)

Sustainable Operational

1. Menyusun RAKB sesuai Peraturan OJK No. 51/POJK.03/2017 dan menyampaikannya ke OJK setelah mendapat persetujuan Direksi dan Komisaris
2. Koordinator *monitoring* Implementasi seluruh Inisiatif RAKB
3. *Reporting system* terkait nilai emisi karbon aktivitas bisnis & operasional (konsumsi listrik, BBM, Avtur, Kertas) sesuai TCFD
4. *Cascading* KPI ESG *level group* dengan *metric* untuk mencapai komitmen ESG *(Climate Change realated)*
5. Memastikan *alignment* aspek ESG ke ketentuan internal
6. Menyusun materi terkait ESG untuk kebutuhan regulator & BOD

1. Preparing the Sustainable Finance Action Plan (SFAP) in accordance with Financial Services Authority Regulation No. 51/POJK.03/2017 and submit the SFAP to the Financial Services Authority (OJK) after receiving approval from the Board of Directors and Board of Commissioners
2. Coordinating and monitoring the implementation of all SFAP initiatives
3. Reporting carbon emission value of business & operational activities (electricity consumption, fuel, avtur, paper) in accordance with TCFD
4. Cascading ESG KPIs at the group level with metrics to achieve ESG commitments (Climate Change related)
5. Ensuring alignment of ESG aspects to internal provisions
6. Preparing ESG-related materials for regulators & the Board of Directors

TUGAS KOMISARIS DAN DIREKTUR PENANGGUNG JAWAB KEUANGAN BERKELANJUTAN

Dalam penyusunan strategi dan pengawasan implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB), Bank Mandiri secara aktif melibatkan Dewan Komisaris melalui Komite Pemantau Risiko (KPR) secara triwulan, Dewan Direksi melalui Risk Management & Credit Policy Committee (RMPC) secara berkala, dan Rapat Direksi serta ESG Forum.

Adapun tugas dan tanggung jawab dari Dewan Komisaris dan Direksi dalam Keuangan Berkelanjutan adalah:

1. Menetapkan arah Keuangan Berkelanjutan *(Sustainability)* Bank Mandiri yang mencakup *Framework, Commitment, Strategy*, Inisiatif, *Roadmap* yang erat kaitannya dengan *climate change* dan pencapaian SDGs.
2. Mengawasi implementasi Keuangan Berkelanjutan, pemenuhan target dan inisiatif *sustainability* berjalan dengan baik.
3. Mengawasi tata kelola terintegrasi implementasi Keuangan Berkelanjutan Bank Mandiri dan Perusahaan Anak.

Dewan Direksi dan Komisaris yang bertanggung jawab dalam penerapan keuangan berkelanjutan Bank Mandiri melaksanakan fungsi dan kewajiban sesuai Keputusan Direksi No. KEP.DIR/009/2021 tanggal 13 Januari 2021 tentang *Risk Management & Credit Policy Committee* dan Keputusan Dewan Komisaris No. KEP. KOM/007/2022 tanggal 18 November 2022 tentang Piagam Komite Pemantau Risiko.

Kinerja keuangan berkelanjutan secara rutin dilaporkan melalui kepada investor dan *stakeholder* melalui *Analyst Meeting*, *Public Expose* dan *Sustainability Landing Page* secara triwulanan serta pelaporan secara tahunan dalam Rapat Umum Pemegang Saham (RUPS).

PENGEMBANGAN KOMPETENSI KEUANGAN BERKELANJUTAN

Inisiatif ESG *Capacity Building* yang terbagi dalam 3 kategori yaitu ESG *Awareness* keseluruh pegawai termasuk Dewan Komisaris dan Dewan Direksi, Pengembangan ESG Expertise di 5 sektor prioritas khususnya pegawai Business Unit (Corporate Banking, Commercial dan SME) & Risk, serta mengembangkan kapasitas individu melalui perolehan sertifikasi ESG.

DUTIES OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS RESPONSIBLE FOR SUSTAINABLE FINANCE

In the formulation of the strategy and monitoring of the implementation of Sustainable Finance Action Plan (SFAP), Bank Mandiri actively involves the Board of Commissioners through the Risk Monitoring Committee (RMC) on a quarterly basis, the Board of Directors through the Risk Management & Credit Policy Committee (RMPC) on a regular basis, as well as the Board of Directors Meeting and ESG Forum.

The duties and responsibilities of the Board of Commissioners and Board of Directors in Sustainable Finance include:

1. Setting the direction of Bank Mandiri's Sustainability, including Framework, Commitment, Strategy, Initiatives, Roadmap closely related to climate change and achievement of SDGs.
2. Monitoring the implementation of Sustainable Finance, fulfillment of sustainability targets and initiatives.
3. Monitoring Bank Mandiri's integrated governance and the subsidiaries' implementation of Sustainable Finance.

The Board of Directors and Board of Commissioners in charge of the implementation of Bank Mandiri's sustainable finance carried out their functions and obligations in accordance with Board of Directors Decree No. KEP.DIR/009/2021 dated January 13, 2021, on the Risk Management & Credit Policy Committee and the Board of Commissioners Decree No. KEP.KOM/007/2022 dated November 18, 2022, on the Risk Monitoring Committee Charter.

Sustainable finance performance is regularly reported to investors and stakeholders through Analyst Meeting, Public Expose and Sustainability Landing Page on a quarterly basis as well as annual reporting at the General Meeting of Shareholders (GMS).

SUSTAINABLE FINANCE COMPETENCY DEVELOPMENT

ESG Capacity Building initiatives are divided into 3 categories, namely ESG Awareness for all employees, including the Board of Commissioners and Board of Directors, ESG Expertise Development in 5 priority sectors, particularly Business Unit (Corporate Banking, Commercial and SME) & Risk employees, and developing individual capacity through the acquisition of ESG certification.

Dalam tahun pelaporan, Bank Mandiri telah melakukan berbagai inisiatif untuk meningkatkan ESG *Awareness* antara lain: *e-Learning* ESG oleh seluruh pegawai, ESG *Podcast* oleh *Top Management*, ESG *Workshop* kepada seluruh perusahaan anak, serta rutin mengkampanyekan program ESG melalui *e-mail blast* dan poster.

Untuk meningkatkan ESG *Expertise*, Bank Mandiri melaksanakan *Training*, *Workshop*, *Focus Group Discussion* untuk pengembangan kapabilitas internal (termasuk Dewan Direksi dan Dewan Komisaris) di 5 Sektor Prioritas yang melibatkan pihak eksternal dengan rincian yaitu:

1. 3 kali Training dengan topik ESG *Risk Assessment* untuk sektor usaha Sawit & CPO, Konstruksi, Energi & Air, FMCG, dan Pertambangan Logam oleh Trisakti Sustainability Center.
2. 1 kali Webinar dengan topik *Industry FMCG Ecosystem* untuk sektor usaha FMCG oleh Indonesian Foods & Beverages Association dan Trisakti Sustainability Center.
3. 1 kali Webinar dengan topik ESG *Risk Assessment* untuk sektor usaha Pertambangan Logam oleh *Mining Specialist Consultant* dan Trisakti Sustainability Center.
4. 1 kali Webinar dengan topik *Sustainable Linked Loan* dengan peserta multi group Unit Bisnis yang ada di Bank Mandiri dengan pihak eksternal *(Institution)*.
5. 1 kali *Workshop* Energi Terbarukan *(Renewable Energy)* bersama Kementerian ESDM, Praktisi dan Asosiasi, World Bank.
6. Mandiri Sustainability Forum dan ESG Research yang melibatkan Bank Indonesia, CFA Institute, Investor dan Top Industry Leading dalam implementasi ESG.
7. IDIC International Seminar *(Climate Change, Decarbonization, Sustainability & Green Economy)*.

Bank Mandiri turut berpartisipasi secara aktif sebagai narasumber dalam forum nasional maupun internasional, seperti even global G20 di Nusa Dua Bali dengan topik *"Banks commitment & strategy to improve Green Financing in Indonesia", "Accelerating MSME Growth Through Digitalization", dan "Digital Economy to Support SDGs"* serta menjadi pembicara di ECADIN, CNBC Green Economic Forum, dan lain-lain.

In the reporting year, Bank Mandiri has conducted various initiatives to increase ESG Awareness, including ESG e-Learning by all employees, ESG Podcast by Top Management, ESG Workshop to all subsidiaries, and campaigning the ESG program through e-mail blasts and posters on a regular basis.

To improve ESG Expertise, Bank Mandiri conducted Training, Workshop, Focus Group Discussion for internal capability development (including the Board of Directors and the Board of Commissioners) in 5 Priority Sectors, involving external parties with the following details:

1. 3 Trainings on ESG Risk Assessment for Palm & CPO, Construction, Energy & Water, FMCG, and Metal Mining business sectors by Trisakti Sustainability Center.
2. 1 Webinar with the topic on Industry FMCG Ecosystem for FMCG business sector by Indonesian Foods & Beverages Association and Trisakti Sustainability Center.
3. 1 Webinar with the topic on ESG Risk Assessment for the Metal Mining business sector by Mining Specialist Consultant and Trisakti Sustainability Center.
4. 1 Webinar with the topic on Sustainable Linked Loan attended by multi group participants of Business Units in Bank Mandiri and external parties (Institution).
5. 1 Renewable Energy Workshop with the Ministry of Energy and Mineral Resources, Practitioners and Associations, World Bank.
6. Mandiri Sustainability Forum and ESG Research involving Bank Indonesia, CFA Institute, Investors and Top Leading Industries in ESG implementation.
7. IDIC International Seminar (Climate Change, Decarbonization, Sustainability & Green Economy).

In addition to taking part as keynote speakers at ECADIN, CNBC Green Economic Forum, and other forums, Bank Mandiri also actively took part as keynote speakers in national and international forums, such as the G20 global event in Nusa Dua Bali with the topic "Banks commitment & strategy to improve Green Financing in Indonesia", "Accelerating MSME Growth Through Digitalization", and "Digital Economy to Support SDGs".

KOMPOSISI BADAN TATA KELOLA TERTINGGI DAN KOMITE-KOMITENYA [GRI 2-9]

COMPOSITION OF THE HIGHEST GOVERNANCE BODY AND ITS COMMITTEES [GRI 2-9]

Anggota Dewan Komisaris (Non eksekutif)

Members of the Board of Commissioners (non-executive)

Nama Name	**Jabatan** Position	**Masa Jabatan** Term of Office	**Jenis kelamin** Gender	**Komitmen signifikan lainnya & sifat dari komitmen tsb** Other significant commitments & nature of the commitments	**Keanggotaan kelompok sosial yang kurang terwakili** Membership of underrepresented social groups	**Kompetensi terkait topik ekonomi, lingkungan, sosial** Competencies related to economic, environmental, social topics	**Perwakilan pemangku kepentingan** Stakeholder representative
Muhamad Chatib Basri	Komisaris Utama/ Independen President Commissioner/ Independent	19 Februari 2020 – saat ini February 19, 2020 - Present	Laki-laki Male	• Komisaris Utama/ Independen PT XL Axiata Tbk. • Dosen Ilmu Ekonomi Universitas Indonesia • Wakil Ketua I Satgas Undang Undang Cipta Kerja • Dewan Pakar Asosiasi Emiten Indonesia • Ketua Badan Pengawas Perbanas • Anggota Dewan Penasihat BARa • Co-chair of Financial Intermediary Fund for Pandemic Prevention, Preparedness and Response (FIF PPR) • Anggota The Climate Overshoot Commission • President Commissioner/ Independent Commissioner of PT XL Axiata Tbk. • Economics Lecturer at University of Indonesia • Deputy Chairman I of the Job Creation Law Task Force • Expert of Indonesian Issuer Association • Head of the National Banking Supervisory Agency • Advisory Board Member of Bara • Co-chair of Financial Intermediary Fund for Pandemic Prevention, Preparedness and Response (FIF PPR) • Member of The Climate Overshoot Commission	-	*Macroeconomic, Finance*	Pemegang saham Shareholders
Andrinof A. Chaniago	Wakil Komisaris Utama/ Independen Vice President Commissioner/ Independent	19 Februari 2020 – saat ini February 19, 2020 - present	Laki-laki Male	• Dosen Ilmu Politik Universitas Indonesia • Anggota Tim Penasihat dalam Tim Transisi Pendukung Persiapan, Pembangunan, dan Pemindahan Ibu Kota Negara • Lecturer in Political Science, University of Indonesia • Member of the Advisory Team in the Transition Team Supporting the Preparation, Development, and Relocation of the National Capital City	-	*Macroeconomic*	Pemegang saham Shareholders
Boedi Armanto	Komisaris Independen Independent Commissioner	19 Februari 2020 – saat ini February 19, 2020 - present	Laki-laki Male	-	-	*Audit, Banking*	Pemegang saham Shareholders
Loeke Larasati A.	Komisaris Independen Independent Commissioner	19 Februari 2020 – saat ini February 19, 2020 - present	Perempuan Femlae	• Keluarga Besar Purna Adhiyaksa • Big Family of Purna Adhiyaksa	-	*Legal*	Pemegang saham Shareholders
Muliadi Rahardja	Komisaris Independen Independent Commissioner	10 Maret 2022 – saat ini March 10, 2022 - present	Laki-laki Male	• Komisaris Independen PT XL Axiata Tbk. • Independent Commissioner of PT XL Axiata Tbk.	-	*Banking, Accounting*	Pemegang saham Shareholders

Nama Name	**Jabatan** Position	**Masa Jabatan** Term of Office	**Jenis kelamin** Gender	**Komitmen signifikan lainnya & sifat dari komitmen tsb** Other significant commitments & nature of the commitments	**Keanggotaan kelompok sosial yang kurang terwakili** Membership of underrepresented social groups	**Kompetensi terkait topik ekonomi, lingkungan, sosial** Competencies related to economic, environmental, social topics	**Perwakilan pemangku kepentingan** Stakeholder representative
Rionald Silaban	Komisaris Commissioner	28 Agustus 2019 – saat ini August 28, 2019 - present	Laki-laki Male	• Direktur Jenderal Kekayaan Negara Kementrian Keuangan RI • Penasihat Melek APBN • Directorate General of State Assets Management, Ministry of Finance • Advisor of State Budget Literacy	-	*Human Capital, Finance*	Pemegang saham Shareholders
Arif Budimanta	Komisaris Commissioner	19 Februari 2020 – saat ini February 19, 2020 - present	Laki-laki Male	• Staf Ahli Presiden Bidang Ekonomi Mikro/UMKM • Sekretaris Satgas Undang Undang Cipta Kerja • Special Staff to the President for Microeconomics/MSME • Secretary to the Job Creation Law Task Force	-	*Finance*	Pemegang saham Shareholders
Nawal Nely	Komisaris Commissioner	19 Februari 2020 – saat ini February 19, 2020 - present	Perempuan Femlae	• Deputi Keuangan dan Manajemen Risiko Kementrian BUMN RI • Anggota Dewan Konsultif Standar Akuntansi Keuangan Ikatan Akuntansi Indonesia *Ex Officio* Kementrian BUMN • Deputy for Finance and Risk Management, Ministry of State-Owned Enterprises, of the Republic of Indonesia • Member of the Consultative Board of Financial Accounting Standards, Institute of Indonesia Chartered Accountants Ex Officio, Ministry of SOEs.	-	*Accounting, Risk Management*	Pemegang saham Shareholders
Faried Utomo	Komisaris Commissioner	19 Februari 2020 – saat ini February 19, 2020 - present	Laki-laki Male	• Deputi Bidang Administrasi Sekretaris Kabinet RI • Kepala Sekretariat Tim Penilai Akhir Pengangkatan, Pemindahan, dan Pemberhentian dari dan Dalam Jabatan Pimpinan Tinggi Utama dan Jabatan Tinggi Madya • Deputy for Administrative Affairs of Cabinet Secretariat of the Republic of Indonesia • Head of Secretariat of the Final Assessment Team for Appointment, Transfer, and Dismissal from and Within the Main High Leadership Positions and Intermediate High Leadership Positions	-	*Legal, Human Capital*	Pemegang saham Shareholders
Muhammad Yusuf Ateh	Komisaris Commissioner	15 Maret 2021- saat ini March 15, 2021- present	Laki-laki Male	• Kepala Badan Pengawasan Keuangan dan Pembangunan • Head of Finance and Development Supervisory Agency	-	*Accounting*, Audit	Pemegang saham Shareholders

Anggota Direksi (Eksekutif)

Members of the Board of Directors (executive)

Nama Name	**Jabatan** Position	**Masa Jabatan** Term of Office	**Jenis kelamin** Gender	**Komitmen signifikan lainnya & sifat dari komitmen tsb** Other significant commitments & nature of the commitments	**Keanggotaan kelompok sosial yang kurang terwakili.** Membership of underrepresented social groups	**Kompetensi terkait topik ekonomi, lingkungan, sosial** Competencies related to economic, environmental, social topics	**Perwakilan pemangku kepentingan** Stakeholder representative
Darmawan Junaidi	Direktur Utama President Director	23 Desember 2020 – saat ini December 23, 2020 - present	Laki-laki Male	-	-	*Digital banking,* pengembangan *User Experience, data analysis* menggunakan *big data, machine learning dan artificial inteligence.* Digital Banking, User Experience Development, Data Analysis Using Big Data, Machine Learning and Artificial Intelligence.	Pemegang saham Shareholders
Alexandra Askandar	Wakil Direktur Utama Vice President Director	23 Desember 2020 – saat ini December 23, 2020 - present	Perempuan Female	Srikandi BUMN	Perempuan Female	*Corporate Banking, Special Assets Management, Structured Finance, Government & Institutional.*	Pemegang saham Shareholders
Ahmad Siddik Badruddin	Direktur Manajemen Risiko Risk Management Director	25 Juni 2015 – saat ini June 25, 2015 - present	Laki-laki Male	-	-	Manajemen risiko kredit, strategi penanganan risiko, analisa risiko, manajemen dan strategi *collection*, manajemen risiko *fraud*, akuisisi maupun penutupan/penjualan bisnis dan portfolio, manajemen *scorecard portfolio*, manajemen risiko operasional, proses *self assessment* untuk kontrol risiko, manajemen agen *collection* eksternal, dan berbagai program training terkait manajemen risiko. Credit risk management, risk management strategy, risk analysis, collection management and strategy, fraud risk management, business and portfolio acquisition and closure/sale, scorecard portfolio management, operational risk management, self-assessment process for risk control, external collection agent management, and various risk management training programs.	Pemegang saham Shareholders
Agus Dwi Handaya	Direktur Kepatuhan dan SDM Compliance and Human Resources Director	12 September 2018- saat ini September 12, 2018-present	Laki-laki Male	-	-	*Human Capital, Finance, Strategy and Performance*	Pemegang saham Shareholders
Panji Irawan	Direktur Treasury dan International Banking Treasury and International Banking Director	4 September 2018 – saat ini September 4, 2018 - present	Laki-laki Male	-	-	*Treasury and International Banking,* Keuangan, Pasar Modal/*Capital Market, Project Management, Corporate real Estate, Investor Relationship Management Distribution, Planning and Strategic Development, Public Speaking and Event Organization, Coaching and People Development, Underwriting, Competency Assessor/Assessment.* Treasury and International Banking, Finance, Capital Market, Project Management, Corporate Real Estate, Investor Relations Management Distribution, Planning and Strategic Development, Public Speaking and Event Organization, Couching and People Development, Underwriting, Competency Assessment.	Pemegang saham Shareholders
Riduan	Direktur Commercial Banking Commercial Banking Director	15 Mei 2019 – saat ini May 15, 2019 - present	Laki-laki Male	-	-	*Accounting, Finance, Audit, Banking* dan *Risk Management.* Accounting, Finance, Audit, Banking and Risk Management	Pemegang saham Shareholders
Aquarius Rudianto	Direktur Jaringan dan Retail Banking Network and Retail Banking Director	2 September 2020 – saat ini September 2, 2020 - present	Laki-laki Male	-	-	*Corporate and Commercial Credit, Retail Credit Risk Management, Commercial Credit Risk Management, Commercial Banking, Commercial Sales.*	Pemegang saham Shareholders
Toni Eko Boy Subari	Direktur Operation Operation Director	15 Januari 2021 – saat ini January 15, 2021 - present	Laki-laki Male	-	-	*Credit Recovery, Corporate Banking, Business Banking, Special Asset Management.*	Pemegang saham Shareholders

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Jenis kelamin Gender	Komitmen signifikan lainnya & sifat dari komitmen tsb Other significant commitments & nature of the commitments	Keanggotaan kelompok sosial yang kurang terwakili. Membership of underrepresented social groups	Kompetensi terkait topik ekonomi, lingkungan, sosial Competencies related to economic, environmental, social topics	Perwakilan pemangku kepentingan Stakeholder representative
Susana Indah Kris Indriati	Direktur Corporate Banking Corporate Banking Director	21 Januari 2021 - saat ini January 21, 2021-present	Perempuan Female	Srikandi BUMN	Perempuan	*Corporate Banking, Commercial Banking, Credit Analyst, Commodities Trading, Wholesale Risk.*	Pemegang saham Shareholders
Rohan Hafas	Direktur Hubungan Kelembagaan Institutional Relation Director	23 Desember 2020 - saat ini December 23, 2020 - present	Laki-laki Male	-	-	*Brain Mapping,* Manajemen Risiko, *Marketing, Corporate Relation, Corporate Secretary.* Brain Mapping, Risk Management, Marketing, Corporate Relation, Corporate Secretary	Pemegang saham Shareholders
Sigit Prastowo	Direktur Keuangan dan Strategi Finance and Strategy Director	23 Desember 2020 - saat ini December 23, 2020-present	Laki-laki Male	-	-	*Treasury Dealer, Manajemen Risiko,* Analisis Kredit, Penganggaran, dan Keuangan. Treasury Dealer, Risk Management, Credit Analysis, Budgeting, and Finance.	Pemegang saham Shareholders
Timothy Utama	Direktur Information Technology Information Technology Director	15 Maret 2021 - saat ini March 15, 2021-present	Laki-laki Male	-	-	*Information Technology, Digital Banking, Enterprise Data Analytics*	Pemegang saham Shareholders

NOMINASI DAN SELEKSI DEWAN KOMISARIS DAN DIREKSI [GRI 2-10]

Bank Mandiri melakukan nominasi dan seleksi Dewan Komisaris dan Direksi dengan maksud untuk menjaga kesinambungan dan kelancaran proses regenerasi dalam kepemimpinan Bank Mandiri. Nominasi dan seleksi Dewan Komisaris dan Direksi dilakukan dengan mempertimbangkan para pemegang saham seri A Dwiwarna dan melibatkan RUPS sebagai organ tertinggi perseroan.

Nominasi dan seleksi Dewan Komisaris dan Direksi dilakukan dengan memperhatikan berbagai kriteria seperti keberagaman, keahlian, pengetahuan dan pengalaman yang sesuai untuk fungsi dan jabatan yang dituju, dilandasi berbagai peraturan perundangan, seperti:

1. Anggaran Dasar Perseroan.
2. Peraturan Menteri BUMN No. PER-02/MBU/02/2015 tentang Persyaratan dan Tata Cara Pengangkatan dan Pemberhentian Anggota Dewan Komisaris dan Dewan Pengawas BUMN sebagaimana diubah terakhir dengan Peraturan Menteri BUMN No. PER-10/MBU/10/2020 (Permen BUMN 10/2020).

NOMINATION AND SELECTION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS [GRI 2-10]

Bank Mandiri carries out nomination and selection of the Board of Commissioners and Board of Directors to preserve continuity and seamless process of leadership regeneration of Bank Mandiri. The nomination and selection of the Board of Commissioners and Board of Directors is carried out by considering the shareholders of Series A Dwiwarna and involving the GMS as the Company's highest organ.

Nomination and selection of the Board of Commissioners and Board of Directors is carried out by taking into account several criteria, such as diversity, expertise, knowledge and experience suitable for the intended function and position, according to various laws and regulations, including:

1. Company's Articles of Association
2. Minister of SOE Regulation No. PER-02/MBU/02/2015 on Requirements and Procedures for Appointment and Dismissal of Members of the Board of Commissioners and SOE Supervisory Board, as lastly amended by Minister of SOE Regulation No. PER-10/MBU/10/2020.

3. Peraturan Menteri BUMN No. PER-11/MBU/07/2021 tentang Persyaratan, Tata Cara Pengangkatan, dan Pemberhentian Anggota Direksi BUMN (Permen BUMN 11/2021).
4. Peraturan perundang-undangan lain yang berlaku.

Proses ini didukung oleh Komite Remunerasi dan Nominasi, yang berperan untuk:

1. Menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi dan/atau anggota Dewan Komisaris, serta mengidentifikasi calon yang memenuhi kriteria.

2. Menelaah dan mengusulkan calon yang memenuhi syarat sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.

Dipastikan tidak terdapat rangkap jabatan antara Dewan Komisaris dan Direksi yang berpotensi mengakibatkan benturan kepentingan. Komitmen anggota Dewan Komisaris dan Direksi untuk hal ini dinyatakan dengan penandatanganan Surat Pernyataan *(letter of undertaking)* oleh Direksi/Dewan Komisaris yang menyatakan dirinya tidak berada dalam posisi yang memiliki benturan kepentingan. Bank Mandiri menerapkan ketentuan terkait rangkap jabatan berdasarkan peraturan perundangan berikut: [GRI 2-11]

1. Berdasarkan Pasal 17 ayat (5) Permen BUMN 11/2021 yang berisi, para anggota Direksi dilarang memangku jabatan rangkap sebagai antara lain:

   a. Anggota Direksi pada BUMN, BUMD, BUMS.

   b. Anggota Dewan Komisaris/Dewan Pengawas pada BUMN dan perusahaan lain.

   c. Jabatan struktural dan fungsional lainnya pada instansi/lembaga pemerintah pusat dan/atau daerah.
   d. Pengurus partai politik dan/atau calon/anggota legislatif; dan/atau calon kepala daerah/wakil kepala daerah.
   e. Jabatan lain yang dapat menimbulkan benturan kepentingan.

3. Minister of SOE Regulation No. PER-11/MBU/07/2021 on Requirements, Procedures for Appointment and Dismissal of Members of the Board of Directors of SOEs.
4. Other applicable laws and regulations.

The process is assisted by the Remuneration and Nomination Committee, whose duties are to:

1. Formulate policies and criteria required in the nomination process of candidates for members of the Board of Directors and/or members of the Board of Commissioners and identify candidates who meet the criteria.
2. Review and propose candidates who qualify as members of the Board of Commissioners and/or members of the Board of Directors to the Board of Commissioners to be submitted to the GMS.

The Board of Commissioners and the Board of Directors do not hold any concurrent positions that may cause a conflict of interest. In this respect, the commitment of the members of the Board of Commissioners and the Board of Directors is expressed by the signing of a letter of undertaking affirming that they are not in a position that has a conflict of interest. Bank Mandiri implements provisions related to concurrent positions according to the following laws and regulations: [GRI 2-11]

1. Article 17 paragraph (5) Minister of SOE Regulation No. 11 of 2021 stating that Members of the Board of Directors are prohibited from holding concurrent positions as:
   a. Member of the Board of Directors of an SOE, local-owned enterprises (BUMD), private-owned enterprises (BUMS).
   b. Member of the Board of Commissioners/Supervisory Board in an SOE and other companies.
   c. Other structural and functional position in central and/or local government agencies/institutions.
   d. Political party administrators and/or legislative candidates/members; and/or candidate for regional head/deputy regional head.
   e. Other positions that may cause a conflict of interest.

2. Berdasarkan Bab V Bagian B Permen BUMN 10/2020 yang berisi, para anggota Dewan Komisaris dilarang memangku jabatan rangkap sebagai:
   a. Anggota Dewan Komisaris dan/atau Dewan Pengawas BUMN (kecuali penugasan khusus).
   b. Anggota Direksi pada BUMN, BUMD, BUMS, atau menduduki jabatan yang berdasarkan peraturan perundang-undangan dilarang untuk dirangkap dengan jabatan anggota Dewan Komisaris/Dewan Pengawas, atau jabatan yang dapat menimbulkan benturan kepentingan.

PERAN DEWAN KOMISARIS DAN DIREKSI DALAM MENGELOLA DAMPAK

Sebagai badan tata kelola tertinggi, Dewan Komisaris dan Direksi menetapkan arah perusahaan melalui kebijakan, strategi, dan sasaran keberlanjutan dalam topik sosial, ekonomi, dan lingkungan, termasuk isu perubahan iklim. Arahan ini diwujudkan dalam kebijakan dan strategi Bank Mandiri. Dewan Komisaris and Direksi juga melakukan identifikasi dan evaluasi dalam mengelola dampak aspek keberlanjutan dan perubahan iklim tersebut, dengan berkonsultasi pada para pemangku kepentingan seperti pemegang saham, regulator, masyarakat dan pihak-pihak lainnya. Konsultasi ini dapat berupa pertemuan tatap muka, pertemuan daring, maupun melalui laporan-laporan yang diterima. Frekuensi pertemuan atau laporan disesuaikan dengan kebutuhan. Masukan-masukan ini menjadi pertimbangan yang berharga dalam perkembangan Bank Mandiri selanjutnya. [GRI 2-12]

Dalam pelaksanaanya, Dewan Komisaris dan Direksi mendelegasikan tanggung jawab untuk mengelola dampak keberlanjutan kepada ESG Unit, yang disupervisi langsung oleh Wakil Direktur Utama, dan melapor kepada *Risk Management Policy and Committee* (RMPC) dan Komite Pemantau Risiko (KPR). Laporan dari ESG Unit kemudian diteruskan kepada Direksi secara rutin sesuai kebutuhan dan kepada Dewan Komisaris dengan frekuensi minimal 4 kali per tahun. [GRI 2-13] [OJK E.1]

2. Chapter V Part B of Minister of SOE Regulation No. 10/2020 stating that Member of the Board of Commissioners is prohibited to hold concurrent position as:
   a. Member of the Board of Commissioners and/or the Supervisory Board of SOE (except for special assignments).
   b. Member of the Board of Directors in an SOE, local-owned enterprises (BUMD), private-owned enterprises (BUMS) or hold position that is prohibited from concurrently serving as members of the Board of Commissioners/Supervisory Board according to laws and regulations, or positions that may cause a conflict of interest.

THE ROLE OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS IN MANAGING IMPACT

As the highest governance body, the Board of Commissioners and Board of Directors set the Company's direction through sustainability policies, strategies, and targets in social, economic, and environmental topics, including climate change issues. The direction is embodied in Bank Mandiri's policies and strategies. The Board of Commissioners and Board of Directors also carry out identification and assessment of the impact of sustainability and climate change, in consultation with stakeholder, such as shareholders, regulators, communities and other parties. The consultation can be in the form of face-to-face meeting, online meeting, or through reports. The frequency of meeting or report is adjusted as necessary. The inputs are taken into valuable consideration in the further development of Bank Mandiri. [GRI 2-12]

In implementation, the Board of Commissioners, and the Board of Directors delegate responsibility for the management of sustainability impacts to the ESG Unit, directly supervised Vice President Director, and reports to the Risk Management Policy and Committee (RMPC) and the Risk Monitoring Committee (RMC). Reports from the ESG Unit are then forwarded to the Board of Directors on a regular basis as needed and to the Board of Commissioners at a minimum of 4 times per year. [GRI 2-13] [OJK E.1]

PERAN DEWAN KOMISARIS DAN DIREKSI DALAM LAPORAN KEBERLANJUTAN

[GRI 2-14]

Bank Mandiri telah menerbitkan laporan keberlanjutan sejak tahun 2012. Proses penyusunan laporan keberlanjutan Bank Mandiri tidak terlepas dari dukungan dan persetujuan dari dari Dewan Komisaris dan Direksi, termasuk persetujuan dalam penetapan topik material. Dalam pelaksanannya, penerbitan laporan keberlanjutan didelegasikan kepada Corporate Secretary Group dan Environmental, Social, and Governance Group. Laporan disusun sesuai dengan standar dan *best practice* yang berlaku, dengan memastikan bahwa seluruh topik material telah dicakup.

ROLE OF THE BOARD OF COMMISSIONERS IN THE SUSTAINABILITY REPORT

[GRI 2-14]

Bank Mandiri has published Sustainability Report annually since 2012. The compilation of this report is carried out with the support and approval of the Board of Commissioners and Directors, including their approval in the identification of material topics. The delegation of the responsibility for publishing the Sustainability Report is given to the Corporate Secretary Group and the Environmental, Social, and Governance Group. The report is compiled in compliance to the applicable standards and best practices, with a strict adherence to covering all material topics in a comprehensive manner.

PENGELOLAAN BENTURAN KEPENTINGAN [GRI 2-15]

Dalam upaya menegakkan integritas, Bank Mandiri menetapkan standar etika dan perilaku yang wajib dipatuhi oleh setiap insan Bank Mandiri dalam menjalankan tugasnya sehari-hari, termasuk dalam relasi bisnis dengan rekan sekerja, para nasabah dan mitra lainnya. Standar perilaku ini dituangkan dalam *Code of Conduct* yang bertujuan tidak hanya untuk mempertahankan kepercayaan para pemangku kepentingan, tetapi juga menyediakan lingkungan kerja yang jujur dan beretika, demi kenyamanan karyawan. Penetapan *Code of Conduct* ini telah disetujui oleh Dewan Komisaris dan Direksi, dan penerapannya berada di bawah pengawasan Direksi.

Code of Conduct Bank Mandiri mengatur berbagai topik di antaranya:

1. Benturan kepentingan
2. Kerahasiaan
3. Penyalahgunaan jabatan dan gratifikasi
4. Perilaku *insiders*
5. Integritas dan akurasi data bank
6. Integritas sistem perbankan
7. Sistem keuangan berkelanjutan

Bank Mandiri melakukan pencegahan benturan kepentingan dengan memastikan bahwa seluruh insan Bank Mandiri, dari Dewan Komisaris, Direksi, karyawan bahkan mitra binaan dan mitra kerja memahami dan

MANAGEMENT OF CONFLICTS OF INTEREST [GRI 2-15]

In order to maintain integrity, Bank Mandiri establishes ethical and behavioral standards that must be adhered to by all Bank Mandiri personnel when performing their daily duties, including in business relations with colleagues, customers and other partners. The standards of behavior are set forth in the Code of Conduct to maintain the trust of stakeholders and provide an honest and ethical work environment for the convenience of employees. The Code of Conduct has been approved by the Board of Commissioners and Board of Directors, and the implementation is under the supervision of the Board of Directors.

Bank Mandiri's Code of Conduct governs a variety of topics, including:

1. Conflict of interest
2. Confidentiality
3. Abuse of office and gratuities
4. Insiders behavior
5. Bank data integrity and accuracy
6. Banking system integrity
7. Sustainable finance system

Bank Mandiri prevents conflicts of interest by ensuring that all Bank Mandiri personnel, from the Board of Commissioners, Directors, employees to partners, understand and are committed to enforcing the Code

berkomitmen untuk menerapkan *Code of Conduct*. Sosialisasi *Code of Conduct* dilakukan melalui berbagai sarana seperti laman Bank Mandiri, email, *banner, flyer*, dan berbagai media lainnya di lingkungan Bank Mandiri. *Code of Conduct* secara khusus memuat penjelasan terkait benturan kepentingan, seperti:

1. Melarang seluruh jajaran Bank Mandiri 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 "*cash loan* dan *non cash loan*", 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 Mandiri.
2. Melarang seluruh jajaran Bank Mandiri menyalahgunakan wewenang dan mengambil keuntungan baik secara langsung maupun tidak langsung atas pengetahuan yang diperoleh dari kegiatan bisnis bank untuk:
   a. Keuntungan pribadi
   b. Keuntungan bagi anggota keluarganya
   c. Keuntungan bagi pihak-pihak lainnya
3. Pemberian sanksi mulai dari ringan hingga berat untuk pelanggar larangan tersebut.
4. Mematuhi peraturan eksternal dan internal.
5. Pada 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 dan *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

of Conduct. The Code of Conduct is disseminated through a variety of channels, such as Bank Mandiri website, email, banners, flyers, and various other media within the Bank Mandiri environment. The Code of Conduct specifically contains explanations related to conflicts of interest, such as:

1. Prohibiting all levels of Bank Mandiri's employees from soliciting or accepting, or agreeing to accept any gift or reward from any third party who obtains or seeks to obtain facilities from Bank Mandiri in the form of cash loan and non-cash loan credit facilities, or in order to purchase or discount bill of exchange, promissory notes, checks, and trade papers or other proof of liability, other facilities related to bank operations or related to the procurement of Bank Mandiri's goods and services.
2. Prohibiting all levels of Bank Mandiri's employees from misusing authority and taking advantage, directly or indirectly, of knowledge gained from the Bank's business activities for:
   a. Personal gain
   b. Benefits for family members
   c. Benefits for other parties
3. Imposing sanctions from mild to severe for violators of the prohibitions.
4. Complying with external and internal regulations.
5. In the credit sector, each credit granting must be discussed in the Credit Committee Meeting forum as a means of implementing the four-eyes principle and check and balance process between the Business Unit as the initiator unit and Risk Management as the Risk Mitigation unit. In the committee, Legal Group and Compliance Group must also be present to provide legal and compliance opinions to strengthen aspects of independence, to avoid domination of one unit, to avoid conflict of interest as well as to ensure 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

eksposur maka akan semakin besar kuorum pemegang kewenangan yang terdiri anggota Komite Kredit yang berfungsi sebagai *Risk Management* dan anggota Komite Kredit yang berperan 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 GCG 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.

Penegakan dan penerapan kode etik ini dilakukan melalui

1. Pernyataan kepatuhan kode etik (Pernyataan Pegawai)
2. Komitmen manajemen
3. Pernyataan Tahunan *(Annual disclosure)*
4. Pakta integritas
5. Penuangan Peraturan Disiplin Pegawai dalam Perjanjian Kerja Bersama (PKB)

Bank Mandiri memproses setiap laporan benturan kepentingan untuk ditindaklanjuti sebagai berikut:

exposure, the greater the quorum of authority holders. The quorum consists of Credit Committee members acting as Risk Management and Credit Committee members acting as Business Unit.

6. All levels of Bank Mandiri are required to make an annual disclosure containing all circumstances or situations that may lead to non-compliance with this code of conduct.
7. All levels of Bank Mandiri can provide input for performance improvement, GCG strengthening and fraud prevention, through the Letter to CEO (LTC) as a means of communication from the ranks of Bank Mandiri directly to the President Director (CEO).
8. There are clauses in cooperation agreements with contractors/suppliers/partners that include the party's commitment not to engage in corrupt and gratification practices.

Enforcement and implementation of the Code of Conduct are carried out through:

1. Statement of compliance with the Code of Conduct (Employee Statement)
2. Management commitment
3. Annual disclosure
4. Integrity pact
5. Declaration of Employee Discipline Rules in Collective Labor Agreement (CLA)

Each conflict of interest report is processed for follow-up by Bank Mandiri as follows:

Pegawai yang Wajib Melaporkan Employees Required to Report	**Penerima dan Pengevaluasi Laporan** Report Receiver and Evaluator	**Penerima Tindasan Laporan** Report Copy Recipient
Pegawai Pelaksana Executing Officer	Atasan Langsung Direct Supervisor	Unit Kerja *Human Capital* yang membawahi fungsi *Engagement* dan Unit Kerja Kepatuhan *(Compliance)* Human Capital Unit in charge of the function of Engagement and Compliance Unit
Pegawai Pimpinan di Kantor Pusat Executive Officer at Head Office	Group Head	Direktur yang membawahi Human Capital Human Capital Director
Pegawai Pimpinan di Region Executive Officer at Regional Office	Regional CEO	Direktur yang membawahi Human Capital Human Capital Director
Group Head/RCEO/ Pejabat Setingkat Group Head/RCEO/Equal Officer	Direktur/SEVP Bidang Field Director/SEVP	Direktur Utama President Director
Senior Executive Vice President (SEVP)	Direktur Utama President Director	Komite Remunerasi dan Nominasi Remuneration and Nomination Committee

Selain mekanisme pelaporan benturan kepentingan sebagaimana tersebut di atas, laporan terjadinya benturan kepentingan juga dapat disampaikan secara langsung kepada Direktur Utama melalui sarana *Letter to CEO* (LTC).

Untuk menegakkan penerapan peraturan dan *Code of Conduct*, Bank Mandiri menetapkan sanksi yang sesuai dengan pelanggaran tersebut, baik dari segi besar kecilnya dampak dan potensi kerugian atau risiko bagi Bank Mandiri. Namun, Bank Mandiri juga mempertimbangkan faktor-faktor yang memberatkan dan meringankan, dan sanksi ditetapkan sesuai peraturan yang berlaku.

ANTIKORUPSI, ANTIGRATIFIKASI DAN *ANTI-FRAUD*

Korupsi, *fraud* dan gratifikasi sangat merugikan karena berdampak pada biaya ekonomi yang tinggi, merusak sistem keadilan, menciptakan kemiskinan dan meningkatkan ketimpangan. Korupsi, *fraud* dan gratifikasi berdampak buruk bagi industri perbankan karena menyebabkan ketidakpercayaan sehingga berpotensi menghentikan aliran dana dari masyarakat. Untuk itu, Bank Mandiri berupaya mencegah terjadinya korupsi, *fraud* dan gratifikasi secara berkesinambungan. [GRI 205-1]

Bank Mandiri juga telah menerapkan strategi *anti-fraud* (SAF) sebagai berikut: [FN-CB-510a.2]

1. **Pilar 1 (Pencegahan)**
   Merupakan tanggung jawab seluruh jajaran Bank (unit kerja) dan merupakan bagian dari sistem pengendalian *fraud* dalam rangka mengurangi potensi terjadinya *fraud*. Program yang diterapkan dalam pilar ini antara lain:
   a. Kesadaran *anti-fraud*, seperti penyusunan dan sosialisasi *Anti Fraud Statement, Employee Awareness Program* dan *Customer Awareness Program*. Pembuatan *fraud awareness* melalui *email blast* kepada seluruh pegawai dan pemanfaatan media sosial untuk memberikan *fraud awareness* kepada nasabah telah dilakukan sepanjang tahun.
   b. Identifikasi kerawanan, seperti penerapan prinsip manajemen risiko di mana seluruh kebijakan dan prosedur dirancang dengan memperhatikan pengendalian internal,

In addition to the above-mentioned conflict of interest reporting mechanism, reports of conflicts of interest can also be submitted directly to President Director through Letter to CEO (LTC).

To enforce the implementation of regulations and the Code of Conduct, Bank Mandiri imposes appropriate sanctions to the violation, both in terms of impact size and potential loss or risk to Bank Mandiri. However, Bank Mandiri takes aggravating and mitigating factors into account, and sanctions are imposed in accordance with applicable regulations.

ANTI-CORRUPTION, ANTIGRATIFICATION AND ANTI-FRAUD

Corruption, fraud, and gratuities are detrimental because they lead to high economic costs, undermine the justice system, create poverty and increase inequality. Corruption, fraud, and gratuities are detrimental to the banking industry by instilling distrust and potentially halting the flow of funds from the community. Therefore, Bank Mandiri strives to prevent corruption, fraud, and gratuities on an ongoing basis. [GRI 205-1]

Bank Mandiri also implemented the following anti-fraud strategy (SAF): [FN-CB-510a.2]

1. **Pillar 1 (Prevention)**
   The first pillar is the responsibility of all levels of the Bank (work units) and is part of the Fraud Control System in order to reduce the potential for fraud. The programs implemented in this pillar include:
   a. Anti-fraud awareness, which included the development and distribution of an Anti-Fraud Statement, as well as the implementation of Employee and Customer Awareness Programs. These efforts were sustained throughout the year, with regular email blasts sent to all employees and the use of social media to educate customers on the subject of fraud.
   b. To enhance security measures, vulnerability identification is crucial, and can be achieved through the application of Risk Management principles. All policies and

penerapan prinsip GCG dan kepatuhan. Pelaksanaan pekerjaan oleh pegawai sesuai wewenang dan tanggung jawabnya dituangkan dalam *job description* masing-masing pegawai, dan ditandatangani oleh pegawai yang bersangkutan. Selain itu, telah dilakukan penandatanganan *annual disclosure* oleh seluruh pegawai di awal tahun.

c. Kebijakan Mengenal Pegawai (*Know Your Employee*/KYE), seperti *pre-employee screening, system qualification selection program* dan *know your employee screening*. Pelaksanaan KYE telah diterapkan pada saat rekrutmen pegawai yang dilakukan oleh Human Capital maupun rekrutmen pegawai yang dilakukan langsung oleh unit kerja.

2. Pilar 2 (Deteksi)

Merupakan tanggung jawab seluruh unit, baik *first line*, *second line*, maupun *third line of defense* dan merupakan bagian dari sistem pengendalian *fraud* dalam rangka mengidentifikasi dan menemukan *fraud* dalam kegiatan usaha bank. Program yang diterapkan Bank Mandiri dalam pilar ini antara lain:

a. *Whistleblowing*. Pengelolaan *whistleblowing* telah dilakukan, dan dikelola oleh pihak independen untuk meminimalkan *conflict of interest* dan memberi rasa aman pada pelapor.

b. *Fraud detection system*. Sistem ini telah diimplementasikan untuk menunjang aktivitas deteksi Bank untuk di segmen transaksi *retail channel* dan kredit retail (mikro, *consumer*, dan UMKM).

c. *Surprise audit*. Pelaksanaan *surprise audit* diutamakan pada unit bisnis yang berisiko tinggi atau rawan *fraud*.

d. *Surveillance system*. Pelaksanaan *surveillance system* bertujuan untuk memantau dan menguji efektifitas sistem pengendalian intern (termasuk sistem pengendalian *fraud*).

3. Pilar 3 (Investigasi, Pelaporan, Sanksi dan Proses Hukum)

Merupakan bagian dari Sistem Pengendalian *Fraud* dalam rangka penanganan *fraud* yang terjadi melalui investigasi dan hasilnya dilaporkan kepada Direktur Utama, Dewan Komisaris, dan Regulator, termasuk usulan pengenaan sanksi dan proses

procedures must take into account internal control, implementation of Good Corporate Governance (GCG) principles, and compliance. Each employee's job description outlines their specific authority and responsibilities, which they sign to acknowledge. Furthermore, at the beginning of each year, all employees sign an annual disclosure.

c. Know Your Employee (KYE) policies, such as Pre-employee Screening, System Qualification Selection Program and Know Your Employee Screening has been implemented during employee recruitment process.

2. Pillar 2 (Detection)

The second pillar is the responsibility of all units, including the first, second, and third lines of defense, and is part of the fraud control system for identifying and detecting fraud in bank business activities. In this pillar, Bank Mandiri has implemented the following programs:

a. Whistleblowing management has been implemented and is overseen by an independent party in order to mitigate conflicts of interest and provide a secure environment for whistleblowers.

b. Fraud Detection System has been implemented to supporting activities on retail segments (SME, Micro and Consumer).

c. Surprised Audit implementation is prioritized on business units that tend to have higher risk or vulnerable to fraud.

d. Surveillance System implementation aims to monitor and examine the effectiveness of internal control system (including the fraud control system).

3. Pillar 3 (Investigation, Reporting, Sanctions and Legal Process)

To strengthen the function of the Third Pillar, the authority to carry out investigations and impose sanctions has been delegated to each region to speed up the process of handling fraud cases and

hukum bagi para pelaku *fraud*. Dalam rangka memperkuat fungsi Pilar Ketiga, telah dilakukan pendelegasian kewenangan pelaksanaan investigasi dan pengenaan sanksi kepada masing-masing wilayah untuk mempercepat proses penanganan kasus dan *recovery*.

4. Pilar 4 (Pemantauan, Evaluasi dan Tindak Lanjut)

Merupakan bagian dari sistem pengendalian fraud dalam rangka *monitoring* atas tindak lanjut hasil investigasi dan evaluasi kejadian *fraud,* untuk memperbaiki kelemahan dan memperkuat sistem pengendalian internal agar dapat mencegah terulangnya kembali *fraud* karena kelemahan yang serupa. Pelaporan secara tertulis kepada Direktur Utama dan Dewan Komisaris dilakukan secara tertib untuk *monitoring* daftar tindak lanjut yang telah ditetapkan.

Bank Mandiri melakukan sosialisasi program antikorupsi, *anti-fraud* dan antigratifikasi kepada seluruh insan Bank Mandiri melalui berbagai sarana,

recovery. The Third Pillar is part of the Fraud Control System that deals with fraud investigations, and its results are reported to the President Director, the Board of Commissioners, and regulators. The Third Pillar also proposes sanctions and legal proceedings for fraud perpetrators.

4. Pillar 4 (Monitoring, Evaluation and Follow Up)

The fourth pillar is a component of the Fraud Control System that monitors the follow-up to the results of investigations and evaluations of fraud incidents in order to correct weaknesses and strengthen the Internal Control System to prevent the recurrence of fraud due to similar weaknesses. Written reports to the President Director and the Board of Commissioners are issued in an orderly manner to monitor the established follow-up list.

Bank Mandiri carries out dissemination of anti-corruption, anti-fraud, and anti-gratification programs to all Bank Mandiri personnel through a variety of

seperti *banner*, *flyer*, email, dan media internal lainnya. Selain itu, Bank Mandiri mengikutsertakan jajaran Bank dalam berbagai pelatihan terkait hal tsb, seperti:

1. ISO 37001: 2016 tentang Sistem Manajemen Anti-Penyuapan.
2. Refreshment APU-PPT and legal awareness.
3. Hukum Perbankan - Tindak Pidana Perbankan dan Tindak Pidana Korupsi.
4. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

Di samping itu, Bank Mandiri juga telah membentuk Tim Audit Sistem Manajemen Anti Penyuapan (SMAP), dan sesuai Nota No. IAU.WCA/CA.242/2022 dari Tim Audit Sistem Manajemen Anti Penyuapan (SMAP) tertanggal 15 Agustus 2022 kepada grup terkait dengan tembusan le Dir. KPS, Dir. TIB, dan SEVP Internal Audit:

1. Telah dilakukan audit atas pelaksanaan Sistem Manajemen Anti Penyuapan (SMAP) yang dilaksanakan pada bulan Agustus 2022 yang merupakan implementasi ISO 37001:2016 *Anti-Bribery Management System* (ABMS) atau SMAP.
2. Audit atas SMAP dimaksud telah dilakukan secara berkala.

Pemberian dan penerimaan gratifikasi dapat merusak nama baik Bank Mandiri dan menghancurkan kepercayaan para pemangku kepentingan terhadap Bank Mandiri. Pengertian gratifikasi adalah pemberian dalam arti luas, yakni meliputi pemberian uang, barang, rabat *(discount),* komisi, pinjaman tanpa bunga, tiket perjalanan, fasilitas penginapan, perjawalan wisata, pengobatan cuma-cuma, dan fasilitas lainnya. Untuk itu, Bank Mandiri menerapkan proses pengendalian gratifikasi sebagai berikut:

1. Membentuk Unit Pengendali Gratifikasi yang merupakan bagian dari Unit Kerja Kepatuhan sebagai koordinator pengendalian gratifikasi di Bank Mandiri sesuai dengan Keputusan Direksi No. KEP.DIR/64/2021. Bank Mandiri menerapkan sistem pelaporan gratifikasi yang diawasi langsung oleh Direktur Compliance and Human Capital dan dilaporkan secara triwulanan kepada Komisi Pemberantasan Korupsi (KPK).

means, such as banners, flyers, emails, and other internal media. In addition, the Bank attended various trainings related to the programs, such as:

1. ISO 37001: 2016 on Anti-Bribery Management System.
2. AML-CFT refreshment and legal awareness.
3. Banking Law - Banking Crime and Corruption.
4. Anti-Money Laundering and Counter Financing of Terrorism.

Furthermore, Bank Mandiri has established an Audit Team for the Anti-Bribery Management System (SMAP). In accordance with Note No. IAU.WCA/CA.242/2022 from the Anti-Bribery Management System (SMAP) Audit Team, dated August 15, 2022, and addressed to the relevant group with copies to the Director of Compliance and Human Capital, Director of Treasury and International Banking, and SEVP Internal Audit:

1. An audit was conducted in August 2022 to assess the implementation of the Anti-Bribery t System (SMAP), which is based on the ISO 37001:2016 Anti-Bribery Management System (SMAP).
2. This audit of the SMAP is conducted periodically.

Giving and receiving gratuities can harm Bank Mandiri's reputation and undermine stakeholders' trust in the bank. Gratuity is defined as a gift in the broadest sense, including the provision of money, goods, rebates (discounts), commissions, interest-free loans, travel tickets, lodging facilities, travel arrangements, free medical treatment, and other services. For this reason, Bank Mandiri implements the following gratification control process:

1. Establishing a Gratification Control Unit, which functions as a coordinator of gratification control within its Compliance Work Unit, in accordance with the regulations stipulated in the Decree of the Board of Directors No. KEP.DIR/64/2021. on the Establishment of Gratification Control Unit. This unit is responsible for implementing a gratification reporting system, which is directly overseen by the Director of Compliance and Human Capital. Additionally, the bank is required to provide quarterly reports to the Corruption Eradication Commission (KPK) as part of its commitment to combat corruption.

2. Menerbitkan ketentuan 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 kali disempurnakan pada tahun 2022.
3. Melakukan sosialisasi program pengendalian gratifikasi kepada seluruh jajaran pegawai dan pemangku kepentingan Bank Mandiri.

Secara khusus, Bank Mandiri mengkomunikasikan dan melatih insan Bank Mandiri agar memahami kebijakan antikorupsi, *anti-fraud* dan antigratifikasi, serta peraturan lainnya terkait integritas perbankan melalui berbagai pelatihan. Dalam tahun pelaporan, insan Bank Mandiri telah menerima komunikasi dan pelatihan antikorupsi dan *anti-fraud* seperti yang tercatat seperti di bawah ini:

2. The implementation of Bank Mandiri's gratuity control program is regularly revised in accordance with the bank's development and/or compliance with legal requirements, either annually or as needed. The latest revisions were completed in 2022.
3. Disseminating gratification control programs to all employees and stakeholders of Bank Mandiri.

In particular, Bank Mandiri provided communication and trainings to Bank Mandiri's personnel to understand anti-corruption, anti-fraud and anti-gratification policies, as well as other regulations related to banking integrity. In the reporting year, Bank Mandiri personnel received anti-corruption and anti-fraud communications and training as shown below:

Komunikasi dan Pelatihan Antikorupsi dan *Anti-Fraud* Berdasarkan Wilayah
Anticorruption and Anti-Fraud Communication and Training by Region
[GRI 205-2]

Lokasi	Telah dikomunikasikan oleh organisasi mengenai kebijakan dan prosedur anti-korupsi dan *anti-fraud* The organization has communicated its anti-corruption and anti-fraud policies and procedures		Telah mengikuti pelatihan anti korupsi dan *anti-fraud* Have attended anti-corruption and anti-fraud training		Location
	Jumlah Total	%	Jumlah Total	%	
Kantor Pusat*)	12.389	32,43	3.588	32,29	Head Office*)
Sumatera (Region 1, 2)	4.779	12,51	1.064	9,58	Sumatera (Region 1, 2)
Jakarta (Region 3, 4, 5)	7.309	19,13	2.389	21,50	Jakarta (Region 3, 4, 5)
Jawa (Region 6, 7, 8)	7.770	20,34	2.057	18,51	Java (Region 6, 7, 8)
Kalimantan (Region 9)	1.929	5,05	953	8,58	Kalimantan (Region 9)
Sulawesi & Maluku (Region 10)	2.086	5,46	468	4,21	Sulawesi & Maluku (Region 10)
Bali & Nusa Tenggara (Region 11)	1.158	3,03	408	3,67	Bali & Nusa Tenggara (Region 11)
Papua (Region 12)	756	1,98	184	1,66	Papua (Region 12)
Jumlah	**38.198**	**100**	**11.111**	**100**	**Total**

*) Badan tata kelola (Dewan Komisaris dan Direksi) Bank Mandiri semuanya berdomisili di Jakarta, untuk itu, kami tidak menyajikan tabel pelatihan antikorupsi dari anggota badan tata kelola berdasarkan wilayah.
*) Bank Mandiri's governance bodies (the Board of Commissioners and the Board of Directors) are all domiciled in Jakarta. For this reason, we do not present a table of anti-corruption training of governance body members by region.

Komunikasi dan Pelatihan Antikorupsi dan *Anti-Fraud* Berdasarkan Kategori Karyawan dan Badan Tata Kelola

Anticorruption and Anti-Fraud Communication and Training by Employees and Governance Body Category

[GRI 205-2]

Level/Jabatan	Telah dikomunikasikan oleh organisasi mengenai kebijakan dan prosedur anti-korupsi dan *anti-fraud* The organization has communicated its anti-corruption and anti-fraud policies and procedures		Telah mengikuti pelatihan anti korupsi dan *anti-fraud* Have attended anti-corruption and anti-fraud training		Level/Position
	Jumlah Total	%	Jumlah Total	%	
Dewan Komisaris	10	0,03	-	-	Board of Comissioner
Direksi	12	0,03	5	0,05	Board of Director
SEVP/EVP/SVP	143	0,037	54	0,49	SEVP/EVP/SVP
VP/AVP	3.815	9,99	1.506	13,55	VP/AVP
Senior Manager/ Manager/Asisstant Manager	13.446	35,20	5.315	47,84	Senior Manager/ Manager/Asisstant Manager
Staf	20.560	53,82	3.953	35,58	Staff
Lain-lain	212	0,56	278	2,50	Other
Jumlah	**38.198**	**100**	**11.111**	**100**	**Total**

Jenis pelatihan antikorupsi, *anti-fraud*, dan APU PPT

Types of Anti-Corruption, Anti-Fraud, and AML/CFT Training

Pelatihan yang diselenggarakan oleh pihak eksternal

Training organized by external parties

Nama Pelatihan Training Name	Penyelenggara Organizer	Jenis Pelatihan Type of Training
Webinar Preventing and Combating Financial Crime in Financial Service Industry	Otoritas Jasa Keuangan Financial Services Authority	Publik Public
Webinar Tren dan Tantangan Anti *Money Laundering* di Era Digital Webinar Anti Money Laundering Trends and Challenges in the Digital Era	Otoritas Jasa Keuangan Financial Services Authority	Publik Public
Webinar Peluang, Tantangan, dan Dampak Pemanfaatan Teknologi Baru untuk Penguatan Rezim APU PPT Webinar Opportunities, Challenges, and Impacts of Utilizing New Technology to Strengthen AML/CFT Regime	Otoritas Jasa Keuangan Financial Services Authority	Publik Public
Webinar Disclosure of Beneficial Ownership Information in AML/CFT Regime	Otoritas Jasa Keuangan Financial Services Authority	Publik Public
PPATK 3rd Forum "Menyambut Pemberlakuan Pajak Karbon *(Carbon Tax)*" Mewujudkan *Green Economy* Berintergritas melalui Upaya Disrupsi Pencucian Uang pada Pajak Karbon Indonesian Financial Transaction Reports and Analysis Center (INTRACT) 3rd Forum "Welcoming the Implementation of Carbon Tax" Realizing Green Economy with Integrity through Money Laundering Disruption Efforts on Carbon Taxes	PPATK	Publik Public
UNSCR 1373 Sanctions Webinar for Public-Private Sector Engagement	United Nations Office on Drugs and Crime (UNODC)	Publik Public
Pelatihan Kontra Pendanaan Proliferasi di Indonesia *(Counter Proliferation Finance Training)* *Counter Proliferation Finance Training in Indonesia*	King's College London	Publik Public

Pelatihan yang diselenggarakan oleh pihak eksternal
Training organized by internal parties

Nama Pelatihan Training Name	**Jumlah Kelas/*Batch*** Batch
Pelatihan dan Sosialisasi tentang Strategi Implementasi Program APU dan PPT dalam *Roadshow Regional People Development Acceleration* (RPDA) 2022 ke Region Training and Dissemination on AML and CFT Program Implementation Strategies in the 2022 Regional People Development Acceleration (RPDA) Roadshow to the Region	5
Training & *Focus Group Discussion* (FGD) kepada *Anti Money Laundering Officer* (AMLO) Training and Focus Group Discussion (FGD) to Anti Money Laundering Officer (AMLO)	4
Training AML-CFT Monitoring and Surveillance kepada *Branch Manager* AML/CFT Monitoring and Surveillance Training for Branch Managers	4
Training APU dan PPT kepada Pegawai Unit Kerja/Bisnis di Kantor Pusat IBFI Group, RPF Group, SORH *Wholesale* & WMG Group AML and CFT Training for Work Unit/Business Unit Employees at IBFI Group Head Office, RPF Group, SORH Wholesale & WMG Group	4
Refreshment Penerapan APU dan PPT dan Pengendalian Gratifikasi Refreshment on AML/CFT Implementation and Gratification Control	1
Training Mock-up Interview dalam Rangka Persiapan *Mutual Evaluation Review* (MER) FATF Mock-up Interview Training in Preparation for Mutual Evaluation Review (MER) FATF	3
Training in Class – Modul APU & PPT kepada ODP, SDP, BBMC, *Sales Generalis*, dan sebagainya Training in Class - AML/CFT Module to ODP, SDP, BBMC, Sales Generalist, and others	*Continuous*

Di samping insan Bank Mandiri, para mitra bisnis dipastikan memahami dan menerapkan kebijakan antikorupsi, *anti-fraud* dan antigratifikasi dari Bank Mandiri. Pada tahun pelaporan, seluruh (100%) mitra bisnis Bank Mandiri telah menerima pengarahan melalui:

1. *Website Procurement* Bank Mandiri (https://procurement.bankmandiri.co.id/), di mana telah dicantumkan larangan kepada mitra bisnis untuk memberikan gratifikasi kepada seluruh pegawai Bank Mandiri.
2. Seluruh mitra bisnis diwajibkan untuk menyerahkan Pakta Integritas.
3. Saat proses pengadaan, seluruh penyedia barang dan jasa yang diundang diwajibkan untuk menyerahkan Surat Kesanggupan Memenuhi Etika Pengadaan.
4. Pada kontrak/ikatan kerja telah dicantumkan pasal berkaitan dengan anti penyuapan dan anti korupsi.
5. Sosialisasi terkait gratifikasi kepada mitra bisnis minimal sekali per tahun melalui acara *vendor meeting*.

Komitmen Bank Mandiri pada *zero tolerance* korupsi, *fraud* dan gratifikasi diwujudkan dengan sertifikasi

Alongside Bank Mandiri employees, business partners are ensured to understand and implement Bank Mandiri's anti-corruption, anti-fraud, and anti-gratification policies. As of the reporting year, all (100%) of Bank Mandiri's business partners have received guidance through:

1. Bank Mandiri's Procurement website (https://procurement.bankmandiri.co.id/) has listed a prohibition on business partners to give gratuities to all Bank Mandiri employees.
2. All business partners are required to submit an Integrity Pact.
3. During the procurement process, all invited providers of goods and services are required to submit a Letter of Commitment to Compliance with Procurement Ethics.
4. Articles on anti-bribery and anti-corruption have been included in the contract/employment bond.
5. Dissemination of gratuity Gratuities dissemination to business partners at minimum once a year through vendor meeting.

Bank Mandiri's commitment to zero tolerance of corruption, fraud and gratification is realized

ISO 37001:2016 Sistem Manajemen Anti Penyuapan pada bidang *Procurement* dan *Vendor Management*. Seluruh pemasok diwajibkan untuk mematuhi kebijakan antikorupsi yang dikomunikasikan kepada mereka sebagai berikut:

through certification of ISO 37001:2016 Anti-Bribery Management System in Procurement and Vendor Management. All suppliers are required to comply with the communicated anti-corruption policies, as follows:

Pemasok yang Mendapat Komunikasi Antikorupsi
Suppliers Receiving Anticorruption Communication
[GRI 205-2]

Keterangan	Jumlah Total	Presentase Percentage	Decription
Penyedia jasa Penyedia jasa	659	42%	Service provider
Pemasok Barang Pemasok Barang	895	58%	Goods Supplier
Jumlah	**1.554**	**100%**	**Total**

Pada tahun pelaporan, terdapat 5 kasus *fraud* yang melibatkan mitra bisnis, yang berakibat pada pemutusan kontrak. Terdapat 41 kasus korupsi/*fraud*/ gratifikasi yang melibatkan karyawan Bank Mandiri dengan sanksi PHK. [GRI 205-3]

Jumlah kerugian yang diakibatkan korupsi/*fraud* atau pelanggaran terhadap peraturan perundangan lainnya sepanjang tahun pelaporan adalah Rp20.127.587.444. [FN-CB-510a.1]

In the reporting year, there were 5 fraud cases involving business partners, resulting in contract termination. There were 41 cases of corruption/fraud/gratification involving Bank Mandiri employees, resulting in termination of employment. [GRI 205-3]

In the reporting year, the total loss due to corruption/ fraud or violation of other laws and regulations was Rp20,127,587,444. [FN-CB-510a.1]

WHISTLEBLOWING SYSTEM - LETTER TO CEO

[GRI 2-26] [FN-CB-510a.2]

Penerapan tata kelola keberlanjutan yang baik tidak dapat dipisahkan dari dukungan para pemangku kepentingan yang memberikan masukan demi menjaga integritas Bank Mandiri. Para pemangku kepentingan dan pihak eksternal dapat menyampaikan keluhan atau laporan melalui sistem pelaporan pelanggaran *(whistleblowing system/WBS)* yang dinamakan *Letter to* CEO (LTC). Sistem ini mendorong keterbukaan dan mencegah potensi pelanggaran *code of conduct* dan *fraud,* seperti indikasi kecurangan, penipuan, penggelapan aset, pembocoran informasi, tindak pidana perbankan, tindak pidana korupsi dan tindakan lain yang dapat dipersamakan dengan *fraud*.

Sistem pelaporan pelanggaran dalam Bank Mandiri dikelola oleh konsultan pihak ketiga independen untuk memastikan independensi dan bertujuan untuk:

WHISTLEBLOWING SYSTEM - LETTER TO CEO

[GRI 2-26] [FN-CB-510a.2]

The implementation of good sustainability governance is inseparable from the support of stakeholders who provide input to maintain the integrity of Bank Mandiri. Stakeholders and external parties can raise complaints or reports through a whistleblowing system called Letter to CEO (LTC). This system promotes transparency and prevents potential violations of the code of conduct and fraud, such as indications of fraud, fraud, embezzlement, information leakage, banking crimes, corruption, and other fraudulent acts.

Bank Mandiri's whistleblowing system is managed by an independent third-party consultant to ensure independence with the following objectives:

1. Meningkatkan kepercayaan para pemangku kepentingan dalam pengelolaan WBS-LTC.
2. Memberikan rasa aman bagi pelapor/ *whistleblower*.
3. Meminimalisir risiko benturan kepentingan *(conflict of interest)*.
4. Memastikan independensi dan profesionalisme.
5. Memberi kesempatan bagi pelapor untuk memonitor status tindak lanjut laporan WBS-LTC yang disampaikannya.

1. Increase stakeholder confidence in the management of the WBS-LTC.
2. Provide a sense of security for whistleblowers.
3. Reduce the possibility of a conflict of interest.
4. Ensure Independent and professionalism
5. Allow the whistleblower to monitor the status of the WBS-LTC report's follow-up.

PROSES PELAPORAN PELANGGARAN
WHISTLEBLOWING PROCEDURE
[OJK F.24]

Keterangan:
Description:

Unit Kerja Tindak Lanjut
Follow-up Work Unit

1. Pelapor menyampaikan laporan WBS-LTC melalui media website, email, Whatsapp & SMS atau Surat PO BOX kepada Pihak Ketiga.
The Whistleblower submits the WBS-LTC report to the Third Party via website, email, Whatsapp & SMS, or PO BOX Mail.

1.a. Pihak Ketiga meminta informasi, dokumen, atau bukti pendukung kepada Pelapor bila pelaporan belum memenuhi prinsip 4W1H.
If the reporting fails to meet the 4W1H principles, the Third Party requests information, documents, or supporting evidence from the Whistleblower.

1.b. Pelapor melangkapi informasinya.
The Whistleblower completes the information.

2. Pihak Ketiga menyampaikan laporan WBS-LTC kepada Compliance & AML - CFT Group.
The Third Party submits WBS-LTC report to Compliance & AML-CFT Group.

3. Compliance & AML - CFT Group menganalisa laporan WBS-LTC sesuai klasifikasi jenis laporan.
Compliance & AML-CFT Group analyzes the WBS-LTC report according to report type and classification.

3.a. Apabila isi laporan WBS-LTC mengenai keluhan nasabah disampaikan kepada CCG
If the WBS-LTC report contains information about customer complaints, the report is submitted to CCG

3.b. Apabila isi laporan WBS-LTC mengenai SDM (Kepagawaian) disampaikan kepada HCEOM Group
If the WBS-LTC report contains information about HR (Personnel), the report is submitted to HCEOM Group

3.c. Apabila isi laporan WBS-LTC mengenai *Fraud* dan *Non-Fraud (Code of Conduct)* disampaikan kepada SIV
If the WBS-LTC report contains information about Fraud and Non-Fraud (Code of Conduct), the report is submitted to SIV

4-6 Masing-masing Unit Kerja yang menindaklanjuti laporan WBS-LTC, menyampaikan hasil tindaklanjutnya kepada Compliance & AML - CFT Group, selanjutnya disampaikan kepada Pihak Ketiga untuk diinformasikan kepada Pelapor.
Each Work Unit following up on the WBS-LTC report submits the follow-up results to the Compliance & AML-CFT Group, to be forwarded to the Third Party to notify the Whistleblower.

Bank Mandiri menjaga kerahasiaan pelapor dan isi laporan. Baik pihak internal maupun eksternal Bank Mandiri dapat menyampaikan dugaan pelanggaran melalui media sbb.:

1. Website https://bmri-wbsltc.tipoffs.info/
2. E-mail bmri-wbsltc@tipoffs.info
3. Surat PT Deloitte Advis Indonesia melalui PO BOX 1007 JKS 12007
4. SMS dan Whatsapp 0811900777

Bank Mandiri protects the whistleblower's identity and the contents of the report. Bank Mandiri's internal and external parties may submit allegations of violations through the following platforms:

1. Website https://bmri-wbsltc.tipoffs.info/
2. Email bmri-wbsltc@tipoffs.info
3. Letter to PT Deloitte Advis Indonesia via PO BOX 1007 JKS 12007
4. SMS and WhatsApp 0811900777

Tahun Year	**Media Penyampaian** Submission Media				**Klasifikasi Laporan** Report Classification			**Laporan ditindaklanjuti** Followed-up Report	**Laporan dinyatakan selesai** Completed Report
	Surat Letter	***E-mail***	***Website***	**SMS/WA**	***Fraud***	**Non-*fraud*** Non-fraud	**Lainnya** Other Violations		
2022	1	47	66	23	30	55	52	137	137
2021	2	28	30	17	28	26	23	77	77
2020	4	24	38	9	29	22	24	75	75

PENERAPAN PROGRAM ANTI PENCUCIAN UANG (APU), PENCEGAHAN PENDANAAN TERORISME (PPT), DAN PENCEGAHAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL (PPPSPM)

Di tengah era globalisasi dan kemajuan teknologi informasi yang semakin kompleks melintasi batas yurisdiksi, Bank Mandiri sebagai institusi keuangan akan menghadapi konsekuensi terhadap kemungkinan dimanfaatkan oleh pelaku pencucian uang, pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah masal. Hal ini antara lain disebabkan oleh tersedianya beragam pilihan transaksi, baik dari sisi produk maupun *delivery channel* yang memungkinkan untuk dimanfaatkan oleh pelaku tindak pidana dalam melancarkan tindak kejahatannya. Sejalan dengan hal tersebut, Bank Mandiri senantiasa menyusun langkah-langkah strategis dalam rangka memitigasi risiko tersebut melalui penerapan program APU PPT PPPSPM berbasis risiko (*Risk Based Approach*- RBA) pada aktivitas operasional dan bisnis Bank, yaitu:

IMPLEMENTATION OF ANTI-MONEY LAUNDERING (AML), COUNTER-TERRORIST FINANCING (CFT), AND PREVENTION OF FINANCING PROLIFERATION OF WEAPONS OF MASS DESTRUCTION (PPPSPM) PROGRAMS

Amidst the era of globalization and increasingly complex information technology crossing jurisdictional boundaries, Bank Mandiri, as a financial institution, will face the consequences of the possibility of being exploited by money launderers, terrorism financiers, and the financing of mass destruction weapons proliferation. This is due, among other reasons, to the availability of various transaction options, both in terms of products and delivery channels, which can be exploited by criminals to carry out their illegal activities. In line with this, Bank Mandiri consistently develops strategic measures to mitigate these risks through the implementation of a Risk-Based Approach (RBA) of Anti-Money Laundering, Counter Terrorism Financing, and Prevention of Financing of Mass Destruction Weapons Proliferation (AML CTF PFPWMD) program in the Bank's operational and business activities, including:

1. **Pengawasan Aktif Direksi dan Dewan Komisaris**

   Bank Mandiri memastikan bahwa komitmen penerapan program APU PPT PPPSPM mengikat bagi seluruh jajaran Bank, termasuk Direksi dan Dewan Komisaris, antara lain melalui:

   a. Pemberian persetujuan atas Kebijakan dan Standar Prosedur APU PPT PPPSPM.
   b. Persetujuan atas pengkinian penilaian risiko TPPU-TPPT Bank (*Individual Risk Assessment*-IRA).
   c. Pembahasan topik dan *current issues* terkait APU PPT PPSPM secara rutin dalam forum atau rapat.
   d. Keikutsertaan senior manajemen dalam kegiatan strategis terkait APU PPT PPPSPM yang diselenggarakan oleh regulator, baik sebagai narasumber maupun peserta.

2. **Kebijakan dan Prosedur**

   Bank Mandiri senantiasa melakukan *review* kecukupan dan penyempurnaan ketentuan internal terkait penerapan program APU PPT PPPSPM yang sejalan dengan *local regulation* dan *international best practices* secara berkala, guna terwujudnya penerapan program APU PPT PPPSPM yang berintegritas dan berkelanjutan.

3. **Pengendalian Internal**

   Bank Mandiri melaksanakan serangkaian program pengendalian internal untuk memastikan efektivitas penerapan program APU PPT PPPSPM dalam aktivitas operasional dan bisnis Bank Mandiri, antara lain:

   a. Pemberian *review,* advis, dan rekomendasi atas pengembangan produk, aktivitas, layanan, dan teknologi Bank.
   b. Memonitor dan melakukan evaluasi penerapan program APU PPT PPPSPM yang dilakukan oleh Unit Bisnis dan Cabang melalui program *On-Desk Review & Monitoring* (ODRM) dan Uji Petik.
   c. Pemeriksaan/audit atas penerapan program APU PPT PPPSPM oleh auditor internal maupun eksternal.

1. **Active Supervision of the Board of Directors and Board of Commissioners**

   Bank Mandiri ensures that all levels of the bank, including the Board of Directors and Board of Commissioners, are bound by the commitment to implement the AML/CFT PFPWMD programs through:

   a. Approval of AML/PFP PFPWMD Policies and Standard Procedures.
   b. Approval of updating the Bank's ML-TF risk assessment (Individual Risk Assessment-IRA).
   c. Discussion of topics and current issues related to AML/CFT PFPWMD on a regular basis in forums or meetings.
   d. Senior Management participation as keynote speakers and participants in the Regulator's strategic activities related to AML/CFT PPPSM.

2. **Policies and Procedures**

   Bank Mandiri regularly reviews the adequacy and refinement of internal regulations related to the implementation of the AML/CFT PFPWMD program, in accordance with local regulations and international best practices, in order to achieve an integrated and sustainable AML/CFT PFPWMD program with integrity.

3. **Internal Control**

   Bank Mandiri conducts internal control programs to ensure the effectiveness of AML and CFT implementation in Bank Mandiri's operational and business activities, including:

   a. Reviewing, advising, and providing recommendation on Bank's products & services, activities, and technology.
   b. Monitoring and evaluating the implementation of AML/CFT PFPWMD programs that performed by all business units and branches through On-Desk Review & Monitoring (ODRM).
   c. Conducting regular audit by internal and external auditors.

4. Sistem Informasi Manajemen

Bank Mandiri melakukan penyempurnaan pada aspek sistem dan aplikasi pendukung terkait APU PPT PPPSPM dilakukan secara berkelanjutan guna terwujudnya ketersediaan sistem dan aplikasi yang handal, antara lain:

a. Mengembangkan aplikasi goAML internal, untuk memenuhi spesifikasi pelaporan APU dan PPT kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) melalui sistem web pelaporan goAML PPATK.
b. Mengembangkan Sistem Pertukaran Informasi Pendanaan Terorisme (SIPENDAR), untuk memenuhi kewajiban penyampaian pelaporan terkait terorisme kepada PPATK.
c. Mengembangkan *Webpooling* PEP dan *Sanction List*, untuk dipergunakan dalam proses KYC calon nasabah/ nasabah/ WIC.
d. Mengembangkan *database* Laporan Transaksi Keuangan Mencurigakan (LTKM), yang dapat menyajikan informasi secara komprehensif dalam bentuk *dashboard* sebagai bagian dari evaluasi atas Tindak Pidana Asal (TPA), kinerja/ *Service Level Agreement* (SLA) dan masukan pengambilan keputusan.

5. SDM dan Pelatihan

Guna mewujudkan penerapan program APU dan PPT yang efektif dan efisien, maka Bank Mandiri telah membentuk Unit Kerja Khusus APU dan PPT, baik di kantor pusat, region, maupun cabang, yang bertanggung jawab atas penerapan program APU dan PPT di unit atau wilayah supervisinya. Selain itu, Bank juga melakukan pelatihan secara berkala dan berkesinambungan untuk meningkatkan pemahaman dan *awareness* pegawai terkait penerapan program APU PPT PPPSPM.

Selain itu, Bank Mandiri juga berperan aktif dalam mendukung program peningkatan penerapan APU dan PPT, baik secara Konglomerasi Keuangan maupun di level nasional yaitu:

1. Pelaksanaan *On-site Visit Mutual Evaluation Review* (MER) oleh Financial Action Task Force (FATF).
   Sebagai salah satu objek *sample* di sektor perbankan yang ditunjuk oleh regulator, Bank Mandiri berkomitmen penuh dan berperan aktif mewakili industri keuangan Indonesia dalam

4. Management Information System

Bank Mandiri continuously improves the aspects of supporting systems and applications related to AML/CFT PFPWMD in order to achieve the availability of reliable systems and applications, including:

a. Developing an internal goAML application to meet AML and CFT reporting specifications to the Financial Transaction Reports and Analysis Center (PPATK) through PPATK's goAML reporting web system.
b. Developing Information System for Suspected Terrorism Financing (SIPENDAR) to fulfill the requirement to report terrorism-related activity to PPATK.
c. Developing PEP and Sanction List Webpooling to be used in the KYC process of prospective customers/customers/WIC.
d. Developing a database of Suspicious Financial Transaction Reports (LTKM) to present comprehensive information in the form of a dashboard as part of the evaluation of Predicate Crime (TPA), performance / Service Level Agreement (SLA) and input for decision making.

5. Human Resources and Training

Bank Mandiri has established AML and CFT Special Work Unit at the head office, regional offices, and branch offices to ensure the effective and efficient implementation of AML and CFT programs in the unit or areas under their supervision. Furthermore, the bank conducts regular and ongoing training to increase employee understanding and awareness of AML/CFT program implementation.

In addition, Bank Mandiri actively supports programs to improve the implementation of AML and CFT, both within the Financial Conglomeration and at the national level, namely:

1. Implementation of On-site Visit Mutual Evaluation Review (MER) by Financial Action Task Force (FATF).
   Bank Mandiri is fully committed to and actively represents the Indonesian financial industry in the preparation and implementation of the MER

persiapan dan pelaksanaan *onsite visit* MER oleh FATF pada tanggal 29 Juli 2022. Adapun serangkaian persiapan yang telah dilakukan oleh Bank Mandiri antara lain, melalui evaluasi penerapan 5 (lima) pilar program APU dan PPT, peningkatan kompetensi Tim Penjawab MER FATF, pelaksanaan *mock-up interview* MER FATF, penyusunan dan pengkinian *handbook* MER FATF, dan evaluasi penerapan program APU dan PPT terintegrasi.

2. Pelaksanaan penilaian *Financial Integrity Rating* (FIR) PPATK Pada Tahun 2022.
   FIR merupakan penilaian PPATK atas integritas pihak pelapor terhadap efektivitas program APU PPT dengan pendekatan kinerja pelaporan. Berdasarkan hasir FIR tahun 2022, Bank Mandiri secara konsisten meraih predikat "sangat baik" dan berada di atas rata-rata nasional setiap tahunnya.

Sebagai wujud komitmen Bank Mandiri dalam mendukung penuh penerapan program APU dan PPT nasional khususnya terkait keuangan keberlanjutan, Bank Mandiri memperoleh penghargaan dari PPATK sebagai Terbaik I Penyampaikan Laporan Transaksi Keuangan Mencurigakan (LTKM) terkait *Green Financial Crime* pada tanggal 25 Maret 2022.

KOMUNIKASI ISU-ISU PENTING DALAM KEUANGAN BERKELANJUTAN [GRI 2-16]

Dalam menjalankan bisnis, setiap perusahaan harus memiliki mekanisme untuk memantau dan mengatasi isu-isu penting yang mungkin muncul. Bank Mandiri memiliki prosedur yang jelas yang disampaikan melalui rapat Komite Pemantau Risiko (KPR) dan Risk Management and Policy Committee (RMPC) untuk memastikan bahwa isu-isu penting dapat segera disampaikan ke Dewan Komisaris dan Direksi. Pada tahun pelaporan, terdapat empat isu penting yang disampaikan berhubungan dengan implementasi RAKB dan keuangan berkelanjutan. Isu-isu penting tersebut adalah:

onsite visit by FATF on July 29, 2022, as one of the sample objects in the banking sector appointed by the regulator. Bank Mandiri has made a number of preparations, including evaluating the implementation of the AML and CFT program's 5 (five) pillars, increasing the competence of the FATF MER Answering Team, conducting MER FATF mock-up interviews, preparing and updating the MER FATF handbook, and evaluating the implementation of an integrated AML and CFT program.

2. Implementation of PPATK's Financial Integrity Rating (FIR) assessment in 2022.
   FIR is PPATK's assessment of the reporting party's integrity in relation to the effectiveness of the AML/CFT program using a reporting performance approach. Based on the FIR results in 2022, Bank Mandiri has consistently achieved the predicate "very good" and has consistently outperformed the national average on an annual basis.

As a form of commitment to fully support the implementation of the national AML and CFT program, especially related to sustainable finance, Bank Mandiri received an award from PPATK as the First Best Submission of Suspicious Financial Transaction Reports (LTKM) related to Green Financial Crime on March 25, 2022.

COMMUNICATION OF KEY ISSUES IN SUSTAINABLE FINANCE [GRI 2-16]

In conducting its business, every company must have a mechanism to monitor and address important issues that may arise. Bank Mandiri has clear procedures communicated through meetings of the Risk Monitoring Committee (KPR) and the Risk Management and Policy Committee (RMPC) to ensure that important issues can be promptly conveyed to the Board of Commissioners and Board of Directors. In the reporting year, four important issues were reported relating to the implementation of the strategic plan and sustainable finance. These important issues are:

1. Keselarasan implementasi RAKB Bank Mandiri dengan strategi bisnis sebagaimana ditetapkan dalam *Corporate Plan* tahun 2020 – 2024, RKAP Tahun 2023, RBB tahun 2023-2025 dan KPI manajemen terkait LST. Menindaklanjuti *concern* tersebut, Bank Mandiri telah melakukan penyelarasan dalam penyusunan inisiatif RAKB 2023-2027 terhadap *Corp Plan,* RBB dan RKAP dan juga Strategi Transformasi Bisnis Jangka Panjang.
2. Memastikan *covenant* terkait dengan regulasi Lingkungan Hidup telah dimuat dalam klausul perjanjian kredit, sebagai mitigasi jika terdapat debitur yang melanggar ketentuan regulasi. Menindaklanjuti *concern* tersebut, Bank Mandiri melakukan *positive & negative screening* atas kegiatan usaha calon debitur terhadap lingkungan dan sosial dengan mewajibkan kriteria minimum dijabarkan pada kebijakan pemberian kredit dan kredit berisiko antara lain: (a) kebijakan menghindari pemberian kredit ke proyek yang membahayakan lingkungan. (b) SPK yang mewajibkan debitur memenuhi peraturan lingkungan AMDAL, PROPER, dan K3 (Keselamatan dan Kesehatan Kerja). (c) Dalam IAC sektor sawit dipastikan calon debitur bersertifikasi ISPO/bukti pendaftaran ISPO, dan melalukan monitoring pemenuhan sertifikasi (ISPO/RSPO) secara berkala.

1. Aligning Bank Mandiri's SFAP implementation with business strategies as set out in the Corporate Plan 2020-2024, RKAP 2023, RBB 2023-2025, and ESG-related management KPIs.
   In response to these concerns, Bank Mandiri has aligned the SFAP initiatives for 2023-2027 with the Corp Plan, RBB, and RKAP, as well as the Long-Term Business Transformation Strategy.

2. Ensuring that environmental covenants are included in the credit agreement as mitigation in the event that a debtor violates regulatory provisions.
   In response to these concerns, Bank Mandiri conducts positive and negative screening of prospective debtors' business activities on environmental and social issues, requiring minimum criteria to be outlined in lending and credit risk policies, such as: (a) a policy prohibiting financing to environmentally harmful projects, (b) Standard Procedure to requiring clients to comply with environmental regulations, such as AMDAL, PROPER, and OHS (Occupational Health and Safety), (c) In the palm oil sector Internal Audit Charter (IAC), It is ensured that prospective debtors are ISPO certified/has proof of ISPO registration, and certification (ISPO / RSPO) is monitored on a regular basis.

3. Melakukan *monitoring* terhadap hasil penilaian PROPER dari debitur termasuk melakukan kajian metodologi PROPER sehingga mitigasi dapat dilakukan dengan tepat. Menindaklanjuti *concern* tersebut, Bank Mandiri melakukan *monitoring* tindak lanjut debitur *(corrective action)* terhadap pemenuhan kriteria PROPER, termasuk proses penilaian ulang PROPER debitur dan mengidentifikasi *root cause* analisis dari setiap debitur sebagai *lesson learned*.
4. Mengkaji metodologi untuk underwriting ESG *Financing* seperti metode *scoring model*. Menindaklanjuti *concern* tersebut, Bank Mandiri telah melakukan klasifikasi dan pencatatan *green/ sustainable financing* mengacu pada Peraturan OJK No. 51/POJK.03/2017 dan POJK No. 60/ POJK.04/2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan *(Green Bond)*, di mana terdapat 11 Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan 1 Kegiatan Usaha Kategori Sosial (UMKM). Bank Mandiri juga telah melakukan pilot pelaporan selaras dengan Taksonomi Hijau Indonesia 1.0, termasuk diskusi lebih lanjut dengan OJK untuk finalisasi kriteria Taksonomi Hijau Indonesia (THI) berdasarkan *feedback* yang didapatkan selama masa pilot.

Setiap isu-isu penting tersebut telah ditindaklanjuti oleh unit-unit terkait.

3. Monitoring the results of the debtor's PROPER assessment, including reviewing the PROPER methodology, to ensure that mitigation is carried out appropriately.
   Conducted on this concern, Bank Mandiri carries out monitoring on the debtor's follow-up (corrective action) on the fulfillment of PROPER criteria, including the process of reassessing the debtor's PROPER and identifying the root cause analysis of each debtor as a lesson learned.
4. Reviewing the methodology for underwriting ESG Financing, such as scoring model method.
   Following up on these concerns, Bank Mandiri has classified and recorded green/sustainable financing with reference to Financial Services Authority Regulation No. 51/POJK.03/2017 and Financial Services Authority Regulation No. 60/ POJK.04/2017 Concerning Issuance and Effect Requirements for Environmental Insight (Green Bond), with 11 Environmental Business Activities Categories (KUBL) and 1 Social Business Activity Category (UMKM). Bank Mandiri also conducted pilot reporting in line with Indonesia Green Taxonomy 1.0, including further discussions with Financial Services Authority (OJK) to finalize Indonesia Green Taxonomy (THI) criteria based on feedback received during the pilot period.

All of the critical issues have been solved by the relevant units.

PELATIHAN DEWAN KOMISARIS DAN DIREKSI [GRI 2-17] [OJK E.2]

Pemahaman Dewan Komisaris dan Direksi tentang topik keberlanjutan dan perubahan iklim turut menentukan efektivitas keputusan-keputusan dan arah perusahaan. Bank Mandiri memastikan pengembangan kapasitas Dewan Komisaris dan Direksi dalam topik-topik perubahan iklim dan keberlanjutan melalui berbagai pelatihan sesuai dengan posisi masing-masing pimpinan.

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS TRAINING

[GRI 2-17] [OJK E.2]

The understanding of sustainability and climate change topics by the Board of Commissioners and Board of Directors determines the effectiveness of the company's decisions and direction. Bank Mandiri ensures the Board of Commissioners and Board of Directors' capacity building on climate change and sustainability issues through various trainings tailored to their respective leadership positions.

Pelatihan Dewan Komisaris
Board of Commissioners Training

Pelatihan Dewan Komisaris Board of Commissioners Training
Topik lingkungan dan iklim Environment and climate topics
- Koordinasi Pengawasan Intern "Peningkatan Penggunaan Produksi Dalam Negeri (P3DN) di lingkungan BUMN - Webinar "Penanganan Pandemi dan Transformasi Kesehatan Indonesia demi pemulihan indonesia" - Webinar *"Sustainable Finance"*: Asessmen dan Tantangan yang Dihadapi Indonesia" - DIC International Seminar *(climate change, decarbonization, sustainability and green economy)* - Internal Supervision Coordination "Increase in Domestic Production Users (P3DN) in SOEs" - Webinar "Handling the Pandemic and Transforming Indonesia's Health for Recovery" - Webinar "Sustainable Finance: Assessment and Challenges Faced by Indonesia" - IDIC International Seminar (climate change, decarbonization, sustainability and green economy)
Topik ekonomi Economic topics
- BARa *Sharing Session "Basel III Reform: Fundamental Review of Trading Book (FRTB) Implementation, Methodology and Challenges"* - Bisnis Modal Ventura (MCI) - GRC *Masterclass* (memperkuat peran komite audit, komite risiko dan tata kelola terintegrasi) - Penerapan *Basel* III *Reform Basel* 4 untuk Perhitungan ATMR pada Risiko Kredit - *Private Equity* (*investing and creating value*) - Seminar *International Risk Management and Wealth Management Refreshment Program for Executives* - Belanda *Class* dengan Tema "Navigating an Unchartered Water : New Global Financial Landsscape and Emerging Risk" - *Sharing Session* bertajuk "Update Perkembangan Terkini Global *Banking*" pada *Head Sustainable Finance and Investing/Head of Banking and Capital Market Industry of World Economic Forum* - *Webinar "Bank Digitalization: Lesson learned from Asian Countries"* - *Webinar* "Transormasi Bank Digital dan Tantangannya dalam Mendukung Pertumbuhan Perekonomian Indonesia" - BARa Sharing Session "Basel III Reform: Fundamental Review of Implementation, Methodology and Trading Book (FRTB) Challenges" - Venture Capital Business (MCI) - GRC Masterclass (strengthening the role of audit committee, risk committee and integrated governance) - Implementation of Basel III Basel 4 Reform for RWA Calculation on Credit Risk - Private Equity (investing and creating value) - Seminar International Risk Management and Wealth Management Refreshment Program for Executives - Netherlands Class with the theme "Navigating an Unchartered Water: New Global Financial Landscape and Emerging Risks" - Sharing Session entitled "Update on Recent Developments in Global Banking" at Head of Sustainable Finance and Investing/Head of Banking and Capital Market Industry World Economic Forum - Webinar "Bank Digitalization: Lessons from Asian Countries" - Webinar "Digital Bank Transformation and its Challenges in Supporting Indonesia's Economic Growth"
Topik sosial Social topics
- *Mandiri Sustainability Forum 2022 Industry for Tomorrow* - Seminar Pengembangan Talenta dan *Digital Minset* di Era Digital - Webinar "Perkembangan Teknologi *Blokchain* dan Prospek *Crypto Asset* di Indonesia" - Webinar "Tren dan Tantangan *Anti Money Laundring* di Era Digital" - Mandiri Sustainability Forum 2022 Industry for Tomorrow - Seminar on Talent Development and Digital Mindset in the Digital Era - Webinar "Development of Blockchain Technology and Crypto Asset Prospects in Indonesia" - Webinar "Anti Money Laundering Trends and Challenges in the Digital Era"

Pelatihan Dewan Komisaris Board of Commissioners Training
Topik kepemimpinan lainnya Other leadership topics
- *On Boarding Commissioner Batch* 4 - *On Boarding Commissioner Batch* 5 - *Webinar* "Kiat Kiat Sukses dalam Memimpin Jawa Timur" - On Boarding Commissioner Batch 4 - On Boarding Commissioner Batch 5 - Webinar "Tips for Success in Leading East Java"

Pelatihan Direksi
Board of Directors Training

Pelatihan Dewan Direksi Board of Directors Training
Topik lingkungan dan iklim Environment and climate topics
- *Culture Camp* - Webinar *Refreshment* Sertifikasi Manajemen Risiko "Jurus Baru Memberdayakan *Governance, Risk, Compliance* (GRC) dan *Risk Appetite Statement* (RAS) Pada Masa Pandemi" - *Workshop Renewable Energy "Shaping Roadmap To Be Preferred Bank In Renewable Energy"* - *Brainstorming Session* dengan Prof. Karl Schmedders, Professor of Finance di IMD Business School dengan topik *"sustainability and the economics of climate change"* - *Workshop* sektoral bersama PT Pupuk Indonesia dengan topik "Potensi Bisnis *Renewables Energy, Blue & Green Amonia"* - Culture Camp - Webinar Refreshment Risk Management Certification "New Strategy to Empower Governance, Risk, Compliance (GRC) and Risk Appetite Statement (RAS) during the Pandemic" - Workshop Renewable Energy "Shaping the Roadmap to Become the Bank of Choice in Renewable Energy" - Brainstorming Session with Prof. Karl Schmedders, Professor of Finance at IMD Business School on the topic of "sustainability and the economics of climate change" - Sectoral workshop with PT Pupuk Indonesia on the topic of "Business Potential of Renewable Energy, Blue & Green Ammonia"
Topik ekonomi Economic topics
- Auditalks Vol. 5 Tahun 2022 - *Building Strategic Thinking In Digital Era* - *Mutual Evaluation Review* (MER) Indonesia - *Refreshment* Sertifikasi Manajemen Risiko dan *General Banking* - Seminar Bara *Risk Forum* "Penerapan Basel III Reform Basel 4 Untuk Perhitungan ATMR Pada Risiko Kredit Sesuai SEOJK No.24/Seokl.03/2021" - Sertifikasi Kompetensi Manajemen Risiko Level III - Sertifikasi Kompetensi Manajemen Risiko Level V Fintech - Auditalks Vol. 5 Year 2022 - Building Strategic Thinking in Digital Era - Mutual Evaluation Review (MER) Indonesia - Refreshment of Risk Management and General Banking Certification - Seminar Bara Risk Forum "Implementation of Basel III Reform Basel 4 for RWA Calculation on Credit Risk in accordance with Financial Services Authority Circular (SEOJK) No.24/Seokl.03/2021" - Level III Risk Management Competency Certification - Level V Fintech Risk Management Competency Certification

Pelatihan Dewan Direksi Board of Directors Training	
Topik sosial Social topics	
	- Mandirian Siap Jadi Digital: *Utilization of AR/VR Technology for Business* - *Road Show Regional People Development Acceleration* - *Webinar Delivering Digital Transformation* - Mandirian is Ready to Go Digital: Utilizing AR/VR Technology for Business - Road Show Regional People Development Acceleration - Webinar Delivering Digital Transformation
Topik kepemimpinan lainnya Other leadership topics	
	- *11Th Global HR Excellence - Future of Work* - *Crash Program Training* untuk *Branch Manager* dan *Cluster Business* - *Mandiri Advanced Leaders Program* (Modul 1 dan 2) - *Mandiri Advanced Senior Leaders Program* (MASLP) Modul 1 dan 2 - *Master Class Vol.12 – Impact Players: Building High Impact Leader To Take The Lead and Play Bigger For Organization* - *Master Class Vol.13 – Strategic Thinking: Building Strategic Mindset to Transform Bank Mandiri'S Digital Journey* - *Sharing Session from A To Z, Be an Ambidextrous with Winning Spirit* - *Smart Branch for Branch Manager* - *Strategic Business Leaders Program* L3+ dan L3 Kantor Pusat - *Strategic Meeting - Building Sustainable Cybersecurity Resilience* - *Upskilling General Banker - Smart Branch* Kepala Unit Kerja - *Webinar Closer Look at Risk Assesment Techniques* - 11th Global HR Excellence - Future of Work - Crash Program Training for Branch Manager and Cluster Business - Mandiri Advanced Leaders Program (Module 1 and 2) - Mandiri Advanced Senior Leaders Program (MASLP) Module 1 and 2 - Master Class Vol.12 - Impact Players: Building High Impact Leader to Take the Lead and Play Bigger For Organization - Master Class Vol.13 – Strategic Thinking: Building Strategic Mindset to Transform Bank Mandiri'S Digital Journey - Sharing Session from A To Z, Be an Ambidextrous with Winning Spirit - Smart Branch for Branch Manager - Strategic Business Leaders Program L3+ and L3 Head Office - Strategic Meeting - Building Sustainable Cybersecurity Resilience - Upskilling General Banker - Smart Branch for Work Unit Head - Webinar Closer Look at Risk Assessment Techniques

EVALUASI DEWAN KOMISARIS DAN DIREKSI [GRI 2-18]

Dalam rangka meningkatkan kinerja Dewan Komisaris dan Direksi, Bank Mandiri melakukan evaluasi terhadap kinerja mereka melalui *self-assessment* yang kemudian dilaporkan dan dipertanggungjawabkan dalam RUPS. Penilaian kinerja dilakukan setahun sekali dan didasarkan atas KPI (*key performance indicators*) yang telah ditetapkan sebelumnya dalam bidang-bidang berikut ini:

1. Nilai Eknonomi dan Sosial untuk Indonesia
   a. Finansial
   b. Operasional
   c. Sosial
2. Inovasi Model Bisnis
3. Kepemimpinan Teknologi
4. Peningkatan Investasi
5. Pengembangan Talenta

Di samping faktor-faktor tersebut di atas, evaluasi terhadap kinerja Dewan Komisaris dan Direksi mempertimbangkan juga kondisi perekonomian nasional serta situasi industri perbankan. Hasil penilaian kinerja Dewan Komisaris dan Direksi digunakan sebagai bahan pertimbangan untuk meningkatkan efektivitas kerja.

EVALUATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS [GRI 2-18]

Bank Mandiri carries out evaluation on the performance of the Board of Commissioners and Board of Directors through self-assessment, which is then reported and accounted for in the GMS, in order to improve their performance. The performance evaluation is carried out once a year and is based on established KPIs (Key Performance Indicators) in the following areas:

1. Economic and Social Value for Indonesia
   a. Financial
   b. Operational
   c. Social
2. Business Model Innovation
3. Technology Leadership
4. Increase in Investment
5. Talent Development

In addition to the factors listed above, the performance of the Board of Commissioners and the Board of Directors is evaluated in light of national economic conditions and the state of the banking industry. The results of the performance evaluation of the Board of Commissioners and the Board of Directors are used as consideration to improve work effectiveness.

PROSEDUR PELAKSANAAN *ASSESSMENT* KINERJA DEWAN KOMISARIS
PROCEDURE FOR THE BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT

KEBIJAKAN REMUNERASI [GRI 2-19]

Bank Mandiri memberikan remunerasi kepada Dewan Komisaris dan Direksi dalam bentuk tunai maupun tidak tunai sesuai dengan tugas dan tanggung jawab masing-masing anggota. Komposisi remunerasi terdiri dari honorarium/gaji, tunjangan-tunjangan, fasilitas (perumahan, kendaraan, kesehatan dll), dan bonus, tantiem dan insentif. Kebijakan dan strategi remunerasi ditetapkan untuk dapat menarik dan mempertahankan talenta terbaik sambil mendorong motivasi insan Bank Mandiri agar memberikan kinerja yang optimal. Setiap tahun Bank Mandiri berpartisipasi dalam *annual salary survey* dari pihak ketiga untuk mendapatkan pertimbangan dalam menyusun remunerasi.

Penetapan remunerasi Dewan Komisaris dan Direksi diawali dengan usulan dari Komite Remunerasi dan Nominasi yang mendapatkan pertimbangan dari pemangku kepentingan melalui RUPS. Selain itu, Bank Mandiri juga memperhatikan masukan dari regulator melalui peraturan perundangan seperti Undang Undang Ketenagakerjaan dan Peraturan Otoritas Jasa Keuangan. Remunerasi juga diberikan dengan memperhatikan kinerja Dewan Komisaris dan Direksi dalam topik keberlanjutan. [GRI 2-20]

REMUNERATION POLICY [GRI 2-19]

Bank Mandiri provides remuneration to the Board of Commissioners and Board of Directors in the form of cash and non-cash benefits, in accordance with the duties and responsibilities of each member. The remuneration composition consists of honorarium/salary, allowances, facilities (housing, transportation, health, etc.), and bonuses, royalties, and incentives. The remuneration policy and strategy are established to attract and retain the best talents, while motivating Bank Mandiri's employees to deliver optimal performance. Every year, Bank Mandiri participates in an annual salary survey by a third party to gain insights in devising the remuneration plan.

In determining the remuneration, the Remuneration and Nomination Committee submits a proposal to the Board of Commissioners and Board of Directors, which is reviewed by stakeholders through the GMS. furthermore, Bank Mandiri also takes into account input from regulators through laws and regulations, such as the Labor Law and Financial Services Authority Regulations. Remuneration is also provided by taking into account the performance of the Board of Commissioners and Board of Directors on sustainability topics. [GRI 2-20]

PROSEDUR PENETAPAN REMUNERASI
PROCEDURE FOR DETERMINING REMUNERATION

Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee

Menyusun dan Mengusulkan Rekomendasi Suksesi Direksi
Prepare and Propose Succession Recommendations for the Board of Directors

Dewan Komisaris
The Board of Commissioners

- **Mengkaji Usulan Komite Remunerasi dan Nominasi**
- **Mengusulkan Suksesi Direksi kepada Pemegang Saham Seri A**
- Review the Remuneration and Nomination Committee Proposal
- Propose Board of Directors Succession to Series A Dwiwarna Shareholders

Pemegang Saham Seri A Dwiwarna
Series A Dwiwarna Shareholders

- **Evaluasi Pemenuhan Persyaratan Calon Anggota Direksi**
- **Persetujuan Suksesi Direksi**
- Evaluate the Fulfillment of Requirements for Prospective Members of the Board of Directors
- Approve the Succession of the Board of Directors

RUPS
GMS

Pengangkatan dan Penetapan Suksesi Direksi
Appointment and Determination of the Succession of the Board of Directors

OJK

- **Melakukan *Fit and Proper Test***
- **Persetujuan Calon Pengurus Perseroan**
- Conduct a Fit and Proper Test
- Approve Prospective Company Management

Proses penetapan remunerasi adalah sebagai berikut:

1. Komite Remunerasi dan Nominasi melakukan kajian remunerasi bagi anggota Dewan Komisaris dan Direksi.
2. Komite Remunerasi dan Nominasi melakukan koordinasi dengan Direktur dan Pejabat yang membidangi *Human Capital* serta unit kerja terkait dalam rangka menyusun usulan remunerasi.
3. Dalam menetapkan kebijakan remunerasi yang bersifat variabel, Komite Remunerasi dan Nominasi berkoordinasi dengan Satuan Kerja Manajemen Risiko.
4. Komite Remunerasi dan Nominasi berdasarkan kajian menyusun rekomendasi remunerasi dan kemudian disampaikan kepada Dewan Komisaris dan Direksi.
5. Dewan Komisaris menyampaikan usulan dan rekomendasi atas dasar kajian Komite Remunerasi dan Nominasi kepada RUPS untuk memperoleh persetujuan.
6. Usulan dan rekomendasi Dewan Komisaris kepada RUPS dapat berupa:
   a. Persetujuan mengenai bentuk dan besaran remunerasi; atau
   b. Persetujuan untuk diberikan kewenangan kepada Dewan Komisaris dalam menetapkan bentuk dan besaran remunerasi.

The procedures for determining remuneration are as follows:

1. Remuneration and Nomination Committee holds a review on remuneration for members of the Board of Commissioners and Board of Directors.
2. The Committee coordinates with Human Capital Director and Officials as well as related work unit to arrange the proposal of remuneration.
3. In establishing policies on variable remuneration, the Committee coordinates with the Risk Management Work Unit
4. Based on the review, the Committee draws up recommendation on remuneration to be submitted to the Board of Commissioners and Directors.
5. The Board of Commissioners presents the proposal and recommendation under the basis of the review at the General Meeting of Shareholders to obtain approval.
6. The proposal and recommendation of the Board of Commissioners may come as:
   a. Approval on the form and amount of the remuneration; or
   b. Approval of authority for the Board of Commissioners to determine the form and amount of the remuneration.

RASIO KOMPENSASI TAHUNAN [GRI 2-21]

Bank Mandiri memperhatikan asas keadilan dengan terus mengupayakan remunerasi yang bersaing untuk menarik dan mempertahankan talenta terbaik. Kebijakan remunerasi Bank Mandiri juga telah disesuaikan dengan peraturan perundangan yang berlaku. Berikut ini adalah rasio gaji tertinggi dan terendah dalam Bank Mandiri.

ANNUAL COMPENSATION RATIO [GRI 2-21]

Bank Mandiri adheres to the principle of fairness by pursuing competitive remuneration in order to attract and retain the best talent. Bank Mandiri's remuneration policy has also been updated in accordance with the applicable laws and regulations. The following are the highest and lowest salary ratios within Bank Mandiri.

Rasio Gaji
Salary Ratio

Uraian Description	**Rasio** Ratio
Gaji Pegawai tertinggi dan terendah Highest and Lowest Employee Salary	33,66 : 1
Gaji Pegawai tertinggi dan Median Gaji Pegawai Highest and Median Employee Salary	22,20 : 1
Gaji Direksi tertinggi dan terendah Highest and lowest the Board of Directors' Salary	1,15 : 1
Gaji Komisaris tertinggi dan terendah Highest and lowest the Board of Commissioners' Salary	1,09 : 1

Rasio kompensasi tahunan bagi karyawan dengan bayaran tertinggi dibandingkan dengan nilai tengah kompensasi tahunan karyawan adalah 22,20 : 1 Sedangkan rasio persentase kenaikan gaji tahunan adalah 0,8 : 1.

The annual compensation ratio between the highest employee salary and median employee salary is 22.20 : 1. Meanwhile, the annual salary increase ratio is 0.8 :1.

KOMITMEN TERHADAP KEBIJAKAN YANG BERTANGGUNG JAWAB

Bank Mandiri berkomitmen untuk melaksanakan bisnis yang bertanggung jawab, sebagai berikut: [GRI 2-23] [GRI 2-24]

1. Menetapkan pelaksanaan kebijakan dan strategi keberlanjutan dan GCG dalam setiap tingkatan perusahaan.
2. Memastikan agar setiap kegiatan operasional Bank Mandiri mempertimbangkan prinsip kehati-hatian *(precautionary principle)* terhadap dampak lingkungan.
3. Berkomitmen pada pelaksanaan HAM, contohnya memperlakukan setiap karyawan dengan hormat, tidak mempekerjakan pekerja anak dan kerja paksa, serta melatih tenaga keamanan dalam aspek HAM.
4. Berpegang pada prinsip ILO dalam pengelolaan sumber daya manusia.
5. Kebijakan-kebijakan ini ditetapkan oleh Direksi dan diungkapkan dalam laman Bank Mandiri serta dalam laporan keberlanjutan.
6. Kebijakan bisnis yang bertanggung jawab juga diterapkan dalam hubungan bisnis dengan pihak lain, seperti mitra bisnis, pemasok dan lainnya.
7. Kebijakan bisnis yang bertanggung jawab tertuang dalam berbagai dokumen, seperti pedoman perilaku, kebijakan antikorupsi, pakta integritas, dan lainnya, yang dikomunikasikan pada setiap insan Mandiri serta mitra bank Mandiri, melalui pelatihan, e-mail, dokumen tertulis, dan berbagai sarana lainnya.

Komitmen Bank Mandiri terhadap kebijakan dan bisnis yang bertanggung jawab diterapkan dalam seluruh aktivitas dan tingkatan dalam Bank Mandiri, beberapa contoh di antaranya: [GRI 2-24]

1. Menetapkan sistem pemeriksaan risiko dan audit internal.
2. Melakukan pemeriksaan untuk memastikan bahwa debitur memenuhi persyaratan hukum, dan melakukan kepatuhan sosial dan lingkungan.
3. Memastikan agar mitra kerja menerapkan prinsip integritas, antikorupsi, *anti-fraud* dan antigratifikasi sesuai dengan kebijakan dalam Bank Mandiri.

COMMITMENT TO RESPONSIBLE POLICY

Bank Mandiri is committed to conducting responsible business, as follows: [GRI 2-23][GRI 2-24]

1. Determining the implementation of sustainability and GCG policies and strategies at all levels of the company.
2. Ensuring that all Bank Mandiri's operational activities take into account the precautionary principle on environmental impacts.
3. Committed to human rights implementation, such as treating all employees with respect, not employing child labor, and forced labor, and training security personnel in human rights aspects.
4. Adhering to ILO principles in human resource management.
5. The policies are established by the Board of Directors and disclosed on Bank Mandiri's website and in our sustainability report.
6. Responsible business policies are also implemented in business relations with other parties, such as business partners, suppliers, and others.
7. Responsible business policies are set out in various documents, such as codes of conduct, anti-corruption policies, integrity pacts and other documents and are communicated to all Mandiri employees and partners through training, e-mail, written documents, and other means.

Bank Mandiri's commitment to responsible business and policies is implemented to all activities and levels within the Bank, including: [GRI 2-24]

1. Establishing risk screening and internal audit system.
2. Conducting inspection to ensure that debtors meet legal requirements and carry out social and environmental compliance.
3. Ensuring that partners implement the principles of integrity, anti-corruption, anti-fraud and anti-gratification in accordance with Bank Mandiri's policies.

4. Melakukan sosialisasi dan pelatihan-pelatihan untuk menegakkan penerapan tata kelola keberlanjutan dan GCG, contohnya pelatihan antikorupsi, pelatihan *data privacy*, dan lainnya.

Bila terdapat pelanggaran atau terjadi dampak negatif dalam operasional Bank Mandiri, maka Bank Mandiri berkomitmen dan mengupayakan mitigasi yang segera dan tepat.

1. Bank Mandiri menyediakan sistem pelaporan pelanggaran yang dapat diakses dengan mudah oleh pihak internal dan eksternal, yang dikelola oleh pihak ketiga yang independen untuk menjamin tidak adanya keberpihakan.
2. Setiap laporan ditindaklanjuti dengan teliti dengan investigasi yang mendalam dan menyeluruh, dengan berpegang pada kerahasiaan dan mengedepankan perlindungan pada pelapor.
3. Saluran pelaporan dapat diakses oleh pihak internal dan eksternal dengan mudah, melaui laman Bank Mandiri, email, surat, SMS dan *WhatsApp*.
4. Bank Mandiri juga menyediakan sistem keluhan bagi pelanggan terkait produk dan layanannya. Proses ini didokumentasikan dengan teliti dan dilaporkan pada Direksi, serta secara terbuka disampaikan pada para pemangku kepentingan dalam laporan keberlanjutan.
5. Proses dan prosedur pelaporan pelanggaran dievaluasi secara berkala, untuk memastikan keefektifannya. [GRI 2-25]

Untuk menjaga netralitas dan integritasnya, Bank Mandiri tidak memberikan sumbangan politik pada partai dan kandidat politik manapun. [GRI 415-1] Bank Mandiri juga tidak mengijinkan kampanye politik dalam bentuk apapun di dalam lingkungan Bank Mandiri.

PELIBATAN PEMANGKU KEPENTINGAN

[OJK E.4] [GRI 2-29]

Bank Mandiri berupaya untuk memenuhi harapan para pemangku kepentingannya melalui komunikasi yang efektif dan pembinaan hubungan yang harmonis, mengingat para pemangku kepentingan memiliki dampak terhadap Bank Mandiri, maupun menerima dampak dari bisnis Bank Mandiri. Berikut adalah interaksi Bank Mandiri dengan para pemangku kepentingannya:

4. Carrying out dissemination and trainings to enforce the implementation of sustainability and GCG, such as anti-corruption training and data privacy training.

Bank Mandiri is committed to carrying out prompt and appropriate mitigation in the event of a breach or negative impact on its operations.

1. Bank Mandiri provides a whistleblowing system that is easily accessible to both internal and external parties and is managed by an independent third party to ensure impartiality.
2. Each report is followed up in a meticulous manner with an in-depth and thorough investigation, adhering to confidentiality and prioritizing the protection of the Whistleblower.
3. Reporting channels are easily accessible to internal and external parties, through Bank Mandiri's website, email, mail, SMS and WhatsApp.
4. Bank Mandiri also offers a customer complaint system for its products and services. This process is meticulously documented, reported to the Board of Directors, and publicly shared with stakeholders through sustainability report.
5. The whistleblowing process and procedures are evaluated on a regular basis to ensure their effectiveness. [GRI 2-25]

Bank Mandiri does not make political contributions to any political party or candidate to maintain its impartiality and integrity. [GRI 415-1] Bank Mandiri also prohibits all forms of political campaigning on its premises.

STAKEHOLDER ENGAGEMENT

[OJK E.4] [GRI 2-29]

Bank Mandiri is committed to satisfying the expectations of its stakeholders through efficient communication and the cultivation of positive relationships. Given that the stakeholders have a reciprocal impact on and are affected by the bank's business, this is a crucial aspect of our operations. The following details our interactions with stakeholders:

Pemangku Kepentingan Stakeholders	**Basis Penetapan** Basis of Identification	**Topik** Topic	**Respon Bank Mandiri** Response of Bank Mandiri	**Metode** Methdos	**Frekuensi** Frequency
Pemegang saham Shareholders	Hubungan ekonomi, kepemilikan dan legal. Economic, ownership and legal relations.	1. Peningkatan kinerja Bank Mandiri yang semakin membaik. 2. Nilai saham yang tumbuh positif. 1. Improvement in Bank Mandiri's performance. 2. Positive growth in share value.	1. Penguatan kemampuan, ketrampilan dan keahlian pegawai. 2. Meningkatkan Kinerja Perusahaan. 1. Strengthening Employees' ability, skills and expertise. 2. Improving Company Performance.	Komunikasi dilakukan dengan menyelenggarakan RUPS atau pertemuan. Communication was carried out by holding a GMS or meeting.	Sesuai kebutuhan 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 proximity to Bank Mandiri.	1. Progress dan pengembangan program TJSL. 2. Meningkatnya kesempatan kerjasama dalam program TJSL. 3. Peningkatan edukasi dan pemahaman penggunaan keuangan yang efektif. 1. Progress and development Social and Environmental Responsibility (TJSL) program. 2. Increase in the opportunity for cooperation in TJSL program. 3. Improved education and understanding effective financial use.	1. Optimalisasi program TJSL. 2. Meningkatkan jumlah mitra binaan baru. 3. Memberikan konsultasi dan pelatihan yang lebih luas mengenai perencanaan keuangan kepada masyarakat luas. 1. Optimization of TJSL program. 2. Increasing the number of new fostered partners. 3. Providing broader consultation and training on financial planning to the wider community.	Melakukan pemberdayaan, kolaborasi, dan konsultasi, berupa: 1. Menyelenggarakan Program TJSL Non Pendanaan UMK. 2. Menyelenggarakan Program Wirausaha Muda Mandiri. 3. Menyelenggarakan konsultasi edukasi tentang perencanaan keuangan. 4. Menyertakan perguruan tinggi dan pihak ketiga dalam pendampingan pelaksanaan program TJSL. Carrying out empowerment, Collaboration, and Consultation, in the form of: 1. Organizing MSE Non-Funding TJSL Program. 2. Organizing Mandiri Young Entrepreneur Program. 3. Organizing educational consultations on financial planning. 4. Involving universities and third parties in assisting the implementation of TJSL Program.	Sesuai kebutuhan As needed
Karyawan, organisasi karyawan Employee, employee organization	Legal dan pemangku kepentingan yang membantu pencapaian tujuan perusahaan. Legal and stakeholders who assisted to achieve the company's goals.	1. Hak-hak pegawai. 2. Meningkatkan efektivitas hubungan manajemen dan pegawai. 3. *Employee Satisfaction Survey* 1. Employee rights. 2. Improving the effectiveness of management and employee relations. 3. Employee Satisfaction Survey.	1. Memberikan hak penuh kepada pegawai terhadap PKB yang telah ditetapkan. 2. Konsistensi melakukan pertemuan berkala dalam berbagai forum antara manajemen dengan pegawai. 3. Pengukuran terhadap organisasi, kepemimpinan, pengembangan karir, hubungan dan komunikasi, manfaat kompensasi, kecocokan kerja, kontribusi/ kesempatan memberikan yang terbaik dan kelompok kerja.	Melakukan konsultasi dan komunikasi melalui pertemuan berkala: 1. Menjamin pemenuhan hak-hak normatif dan menjamin kebebasan berserikat dan hak menyatakan pendapat. 2. Mengadakan pertemuan berkala dalam forum bipartit antara Bank Mandiri dan serikat pegawai, serta menyusun dan membuat kesepakatan kerja bersama. 3. Melaksanakan *Employee Satisfaction Survey* minimal 1 kali dalam setahun.	Sesuai kebutuhan As needed

Pemangku Kepentingan Stakeholders	**Basis Penetapan** Basis of Identification	**Topik** Topic	**Respon Bank Mandiri** Response of Bank Mandiri	**Metode** Methdos	**Frekuensi** Frequency
			1. Giving employees full access to the established CLA. 2. Organizing regular meetings between management and employees in various forums on a consistent basis. 3. Organizational measurement, leadership, career development, relationship and communication, compensation benefits, job suitability, contribution and opportunity, and working environment.	Carrying out consultation and communication through periodic meetings: 1. Ensuring the fulfillment of normative rights and ensuring freedom of association and the right to express opinions. 2. Organizing regular bipartite meetings between Bank Mandiri and labor union, as well as compiling and negotiating collective labor agreements. 3. Conducting Employee Satisfaction Survey at least once a year.	
Pemerintah, regulator, legislatif nasabah Government, Regulator, Legislative Customer	Legal dan kepentingan Lembaga Jasa Keuangan. Legal and the interests of the Financial Services Institution.	1. Kepatuhan terhadap seluruh regulasi yang berlaku. 2. Tata kelola Perusahaan yang baik. 3. Kerja sama dalam program TJSL. 1. Compliance with all applicable regulations. 2. Good corporate governance. 3. Cooperation in TJSL programs.	1. Melakukan evaluasi secara berkala sebagai alat ukur efektivitas kepatuhan terhadap regulasi yang berlaku. 2. Meningkatkan program-program. a. Anti Korupsi. b. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT). 3. Meningkatkan kerja sama program-program CSR dengan Pemerintah. 1. Conducting a periodic assessment to ensure compliance with applicable regulations. 2. Improving programs, including: a. Anti-Corruption. b. Anti-Money. Laundering and Counter Financing of Terrorism (AML-CFT) programs. 3. Improving CSR program collaboration with the Government.	Melakukan kolaborasi, konsultasi dan komunikasi dengan cara: 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. Carrying out collaboration, consultation, and communication by: 1. Complying with all applicable regulations. 2. Paying taxes, levies and Non-Tax State Revenues (PNBP) in accordance with laws and regulations. 3. Actively participating in the deliberation of the regional development plan (Musrenbang). 4. Inquiring input from Various government Institutions on the operational aspect of Bank Mandiri.	Sesuai kebutuhan As needed

Pemangku Kepentingan Stakeholders	**Basis Penetapan** Basis of Identification	**Topik** Topic	**Respon Bank Mandiri** Response of Bank Mandiri	**Metode** Methdos	**Frekuensi** Frequency
Nasabah Customer	Hubungan ekonomi. Economic relations.	1. Peningkatan intensitas penyelenggaraan edukasi terkait produk dan layanan keuangan Bank Mandiri, terutama bagi nasabah baru dan masyarakat yang belum teredukasi akses keuangan. 2. Peningkatan fasilitas dan akses perbankan serta keamanan transaksi. 3. Transparansi informasi layanan Perusahaan. 1. Increasing intensity of Bank Mandiri's educational programs on financial products and services, particularly for new customers and unadjusted people access to finance. 2. Improving the facility and access to banking and transaction security. 3. Transparency of the Company's service information.	1. Konsistensi penyelenggaraan program-program edukasi terbuka kepada setiap nasabah Bank Mandiri. 2. Meningkatkan sistem pada fasilitas dan keamanan transaksi perbankan. 3. Memberikan informasi akurat kepada setiap nasabah mengenai informasi terkini produk dan layanan perbankan. 1. Consistently implementing open education programs to all Bank Mandiri's customers. 2. Improving the System on the facility and security of banking transactions. 3. Providing accurate information to all customers regarding the latest information on banking products and services.	Melakukan konsultasi dan penyebaran informasi, berupa: 1. Memastikan pelayanan dan jaminan kualitas produk keuangan. 2. Menyelenggarakan mekanisme pengaduan dan tindak lanjutnya. 3. Melakukan survei kepuasan pelanggan. 4. Menjaga privasi pelanggan. 5. Adanya forum *Customer Gathering*. Carrying out consultation and information dissemination in the form of: 1. Ensuring service and quality assurance of financial products. 2. Organizing a complaint mechanism and its follow-up. 3. Conducting customer satisfaction survey. 4. Maintaining customer privacy. 5. Conducting Customer Gathering forum.	Sesuai kebutuhan As needed
Rekanan Partner	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.	Melakukan kolaborasi dan penyebaran informasi, berupa: 1. Membuat kontrak kerja. 2. Melakukan pengawasan serta evaluasi terhadap kontrak kerja. 3. Memberikan sanksi penghentian kontrak kerja sama apabila ada pelanggaran. Carrying out collaboration and Information dissemination in the form of: 1. Preparing cooperation agreement. 2. Monitoring and evaluating the cooperation agreement. 3. Providing sanction of termination of cooperation agreement if there is a violation.	Sesuai kebutuhan As needed
Media massa Mass media	Relasi sosial, lisensi Sosial. Social relations, social license.	Keterbukaan informasi yang akurat dan terkini. Open access to accurate and up-to-date information.	Memberikan informasi akurat mengenai berita terkini Bank Mandiri. Providing accurate information on Bank Mandiri's latest news.	1. Melaksanakan prinsip-prinsip keterbukaan informasi. 2. Melakukan kunjungan ke unit bisnis Perusahaan untuk memperluas dan memahami bisnis bank. 1. Implementing the principles of openness in information. 2. Organizing a visit to the Company's business unit to expand and understand the bank's business.	Sesuai kebutuhan As needed

10

TCFD

(TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURE)

Bank Mandiri mengelola empat aspek penting untuk memajukan implementasi keuangan berkelanjutan yang terdapat dalam bisnisnya yaitu: tata kelola, strategi, manajemen risiko, metrik dan target.

Bank Mandiri manages four critical aspects of its business to advance the implementation of sustainable finance: governance, strategy, risk management, metrics, and targets.

Kepedulian Bank Mandiri dalam isu-isu iklim dinyatakan melalui berbagai penerapan inisiatif keberlanjutan dalam bidang tata kelola, strategi, manajemen risiko, dan dalam penetapan target-target keberlanjutan. Berikut ini laporan yang disajikan secara singkat, sesuai disclosure TCFD, mengingat beberapa penjelasannya telah ada dalam narasi di bagian lain dalam laporan ini.

TATA KELOLA

1. Pengawasan badan tata kelola terhadap risiko dan kesempatan terkait iklim

Bank Mandiri menetapkan tata kelola berkelanjutan mulai dari *top management* hingga ke tingkat operasional dan karyawan. Seluruh Dewan Komisaris dan Dewan Direksi memonitor secara berkala risiko dan potensi bisnis terkait pengelolaan iklim melalui pertemuan KPR (Komite Pemantau Risiko) dan RMPC (Risk Management Portfolio Committee). Pelaporan kepada *top management* dilakukan oleh ESG Unit. Topik bahasan dalam pertemuan tersebut adalah arah keberlanjutan Bank Mandiri *(framework,* komitmen, strategi, inisiatif, *roadmap)* yang mencakup perubahan iklim dan pencapaian SDGs, implementasi ESG dan pemenuhan target keberlanjutan, tata kelola terintegrasi atas implementasi keberlanjutan Mandiri Group, *sustainability disclosure* hingga isu dan *concern* terkini dari para pemangku kepentingan terkait perubahan iklim.

Isu-isu terkait iklim dikomunikasikan secara rutin ke Komisaris, Direksi, para pemegang saham, investor dan regulator melalui forum sebagai berikut:

a. KPR Forum yang berisi Dewan Komisaris memberi arahan untuk ditindaklanjuti ke Direksi atas laporan pencapaian inisiatif keuangan berkelanjutan, *Sustainability Framework and Commitment*, tren dalam ESG dan upaya mitigasi perubahan iklim, serta *updating issue* ESG lainnya.
b. Rapat Direksi, RMPC, ESG Forum yang berisi Dewan Direksi secara rutin mengevaluasi, memberikan arahan kepada unit terkait yang

Bank Mandiri's demonstrates its commitment to addressing climate through the implementation of several sustainability initiatives in areas such as governance, strategy, risk management, and the establishment of sustainability targets. Some of these initiatives are explained in more detail in this chapter, and the following section provides a brief summary in accordance with TCFD disclosure.

GOVERNANCE

1. Board's oversight climate related risks and opportunities

Bank Mandiri established sustainable governance framework that extends from top management to toperational and employee levels. The entire Board of Commissioners and Board of Directors oversee and manage risks and business potential related to climate management through regular meetings of Risk Monitoring Committee (RMC) and Risk Management Portfolio Committee (RMPC). The ESG Unit is responsible for reporting to top management, whice includes framework, commitments, strategies, initiatives, roadmap), change and progress towards achieving SDG targets. They also cover ESG implementation and the achievement of sustainability targets, integrated governance of Mandiri Group's sustainability implementation, sustainability disclosure, and the latest issues and concerns from stakeholders related to climate change.

Climate-related issues are communicated to the Board of Commissioners, the Board of Directors, shareholders, investors, and regulators on a regular basis through the several forums:

a. The RMC Forum, which includes the Board of Commissioners, provides direction to the Board of Directors on reports regarding the achievement of sustainable finance initiatives, Sustainability Framework and Commitment, trends in ESG and climate change mitigation efforts, and other ESG issues.
b. The Board of Directors Meeting, RMPC, ESG Forum, which include the Board of Directors, evaluate progress towards achieving sustainable

diwakilkan oleh Divisi ESG terkait pencapaian inisiatif keuangan berkelanjutan, *sustainability framework and commitment,* upaya mitigasi perubahan iklim, mendorong peningkatan portofolio berkelanjutan baik dari debitur *principal* hingga *value chain,* serta isu ESG lainnya.

c. Jajaran Dewan Direksi juga melaporkan pencapaian inisiatif keuangan berkelanjutan setiap triwulan kepada investor dan para pemangku kepentingan (media massa) melalui *Analyst Meeting, Public Expose*, RUPS dan *Sustainability Landing Page*.
d. *Prudential Meeting* dengan regulator secara rutin terkait pelaporan penerapan ESG termasuk implementasi, rencana dan target.

2. Peran manajemen dalam pengelolaan risiko dan kesempatan terkait iklim

Bank Mandiri mengelola isu iklim dengan menerapkan keuangan berkelanjutan yang diawasi dan dimonitor langsung oleh Dewan Komisaris melalui Komite Pemantau Risiko, serta Dewan Direksi melalui Rapat Direksi, *Risk Management and Credit Policy Committee*, dan ESG Forum. Pada level teknis (*working group),* Bank Mandiri telah membentuk ESG Unit sebagai *control tower* implementasi ESG di Mandiri Group yang disupervisi langsung oleh Wakil Direktur Utama.

Mekanisme dan alur proses evaluasi dan monitoring dalam tata kelola keberlanjutan sebagai berikut:

a. RMPC/Radir/ESG Forum menerima laporan triwulanan dari ESG Unit sebagai *control tower* penerapan ESG. Laporan mencakup pencapaian penerapan insiatif keuangan berkelanjutan yang dijalankan ESG unit dan ESG *contributing member; sustainability framework and commitment;* serta isu keberlanjutan lainnya yang terkait pengelolaan iklim dan pencapaian SDGs.

finance initiatives, sustainability framework and commitment, climate change mitigation efforts, and other ESG issues. They also encourage the increase of sustainable portfolios both from principal debtors to the value chain. These forums are presented by ESG units and relevant units who involved in the process.

c. The Board of Directors reports the achievement of sustainable finance initiatives on a quarterly basis to investors and stakeholders, including through Analyst Meetings, Public Expose, GMS, and the Sustainability Landing Page.

d. Regular Prudential Meetings with regulators related to ESG implementation reporting, including implementation, planning and targets.

2. Management's role in assessing and managing climate-related risks and opportunities

Bank Mandiri manages climate issues through the implementation of sustainable finance, which is overseen and monitored directly by the Board of Commissioners through the Risk Monitoring Committee, as well as the Board of Directors through the Board of Directors Meeting, Risk Management and Credit Policy Committee, and ESG Forum. At the technical level (working group), Bank Mandiri formed the ESG Unit as a control tower for ESG implementation in Mandiri Group, directly supervised by Vice President Director.

The evaluation and monitoring mechanism and process flow in sustainability governance are as follows:

a. The RMPC/BoD meeting/ESG Forum serves as the control tower for ESG implementation, receiving quarterly reports from the ESG Unit. These reports contain details regarding the implementation of sustainable finance initiatives by ESG unit & ESG contributing members; sustainability framework and commitment; and other sustainability issues related to climate management and SDGs achievement.

b. RMPC/Rapat Direksi/ESG Forum memberi arahan ke ESG Unit dan ESG *Contributing Member* untuk melakukan *review*, mengembangkan dan menyelaraskan pencapaian inisiatif keuangan berkelanjutan dengan isu ESG yang terkini dan ekspektasi para pemangku kepentingan.

c. Selanjutnya Direksi (diwakilkan oleh Direktur Risk Management, Direktur Keuangan Strategi, dan Wakil Direktur Utama) melapor setiap triwulan kepada Dewan Komisaris melalui Komite Pemantau Risiko (KPR) atas pencapaian inisiatif keuangan berkelanjutan, *sustainability framework and commitment;* serta isu keberlanjutan lainnya terkait pengelolaan iklim dan pencapaian SDGs.

d. Dewan Direksi juga melaporkan pencapaian, rencana dan inisiatif keuangan berkelanjutan secara rutin kepada investor, para pemangku kepentingan (media massa), dan regulator melalui *Analyst Meeting, Public Expose*, RUPS, *Sustainability Landing Page* serta *Prudential Meeting*.

b. The RMPC/BoD Meeting/ESG Forum provides direction to the ESG Unit and ESG Contributing Members to review, develop, and align the achievement of sustainable finance initiatives with the latest ESG issues and stakeholder expectations.

c. The Board of Directors, represented by Director of Risk Management, Director of Finance and Strategy, and Vice President Director, reports to the Board of Commissioners on a quarterly basis through the Risk Monitoring Committee. This report outlines the progress of sustainable finance initiatives, sustainability framework and commitments, as well as other sustainability issues related to climate management and the achievement of SDGs.

d. The Board of Directors also reports on sustainable finance achievements, planning and initiatives to shareholders and stakeholders including mass media and regulators on a regular basis through Analyst Meeting, Public Expose, GMS, Sustainability Landing Page and Prudential Meeting.

STRATEGI

1. Risiko dan kesempatan terkait iklim dalam jangka waktu pendek, menengah dan panjang.

Bank Mandiri memiliki kerangka keberlanjutan terkait iklim yang memuat aspirasi, komitmen, strategi, inisiatif dan *action plan* dengan *roadmap* jangka panjang (hingga tahun 2060 selaras dengan *roadmap* transisi energi pemerintah), jangka menengah (periode hingga 5-10 tahun ke depan), serta jangka pendek (periode 1-2 tahun ke depan).

a. Dalam jangka pendek

Perubahan iklim dapat memiliki dampak risiko kepada pembiayaan Bank Mandiri melalui potensi dampak perubahan kebijakan pemerintah, perkembangan teknologi yang kurang sesuai, dan pergeseran preferensi konsumen dan investor, yang mengakibatkan transisi dekarbonisasi berpengaruh pada profitabilitas peminjam, arus kas, dan nilai aset.

STRATEGY

1. Climate-related risks and opportunities over the short, medium and long term.

Bank Mandiri has developed sustainability framework including climate-related. This framework covers aspiration, commitments, strategies, initiatives, and action plans with long-term roadmaps (up to 2060 in line with the government's energy transition roadmap), medium-term (period of 5-10 years), and short-term goals (period of 1-2 years).

a. In the short term

Climate change may pose a risk to Bank Mandiri's financing due to changes in government policies, the advancement of irrelevant technologies, and shifts in consumer and investor preferences, resulting in a decarbonization transition that affects debtors' profitability, cash flow, and asset value.

b. **Dalam jangka menengah dan panjang**
Dampak iklim yang buruk dan berkepanjangan dapat mengancam lingkungan hidup, seperti bencana banjir, longsor, gelombang panas, krisis bahan makanan dan bencana alam lainnya.

Bank Mandiri telah memeriksa berbagai kesempatan terkait keberlanjutan dan pengelolaan iklim dalam aktivitas bisnis dan operasional, di antaranya:

a. **Proses yang lebih efisien**
Dalam proses produksi dan distribusi, Bank Mandiri aktif melakukan digitalisasi demi mengurangi jejak emisi karbon nasabah karena mereka tidak lagi perlu mengunjungi cabang.

Pada tahun 2021, kami meluncurkan aplikasi Livin' untuk nasabah retail dan aplikasi Kopra untuk nasabah *wholesale* untuk melaksanakan transaksi keuangan tanpa melakukan kunjungan fisik ke kantor cabang Bank Mandiri.

b. **In the medium and long term**
Severe and long-lasting climate impacts can endanger the environment, such as flood, landslide, heat wave, food crisis and other natural disasters.

Bank Mandiri has investigated several opportunities for sustainability and climate management in its business activities and operations, including:

a. **More efficient process**
Bank Mandiri is actively promoting digitalization of production and distribution processes to minimize the carbon footprint of customers, by eliminating the need for physical visits to the branch offices.

In 2021, Bank Mandiri launched Livin' for retail customers and Kopra for wholesale customers, which enable online financial transactions without the need to visit physical office.

Bank Mandiri terus melakukan inovasi untuk melakukan *upgrade* fitur pada layanannya. Selain itu, menyadari bahwa Indonesia merupakan negara kepulauan dengan penduduk berjumlah sekitar 280 juta jiwa, untuk menjangkau nasabah-nasabah pada *rural area*, Bank Mandiri berinovasi meningkatkan jumlah *branchless agent* yang dapat melayani transasksi seperti setor tunai, transfer, *top up*, pembayaran listrik dan air, dll. Dengan inovasi tersebut, Bank Mandiri telah berkontribusi langsung mengurangi jejak emisi karbon yang dihasilkan nasabah dikarenakan kerterbatasan cabang di *rural* area yang cukup jauh dari kota.

b. Perluasan produk dan layanan keuangan yang ramah lingkungan

Selain dari inisiatif digitalisasi melalui Kopra, Livin, dan produk-produk pembiayaan yang rendah emisi yang telah di luncurkan di 2022, pada tahun mendatang Bank Mandiri merencanakan untuk menjangkau peluang bisnis dari sisi pembiayaan dan investasi, antara lain *sustainability linked loan, green bonds, green mortgage, green Investment/* reksadana. Pada kuartal ketiga tahun 2022, Bank Mandiri mendirikan unit kerja yang didedikasikan untuk mengelola ESG dengan salah satu fungsi melakukan R&D *(research and development*) serta berinovasi dalam sisi produk. ESG Unit akan bergerak bersama tim-tim *business unit* seperti *Corporate Banking, Commercial Banking* dan *Retail Banking* untuk diskusi lebih dalam terhadap produk yang diterima oleh pasar.

2. Dampak dari risiko dan kesempatan terkait iklim dalam bisnis, strategi dan perencanaan Bank Mandiri

Bank Mandiri telah memeriksa kesempatan maupun risiko terkait iklim dalam berbagai aspek bisnisnya, sebagai berikut:

Bank Mandiri is continuously innovating to enhance the features of digital apps'. Furthermore, given that Indonesia is an archipelago with a population of around 280 million people, Bank Mandiri innovates to reach customers in rural areas by increasing the number of branchless agents who can assist with transactions, such as cash deposit, transfer, top up, electricity and water payments, and other transactions. Through these innovations, Bank Mandiri is directly contributing to the reduction of carbon footprint from customers' mobility due to limited number of Branches in rural area which are quite far from the city.

b. Expansion of eco-friendly financial products and services

In addition to digitization initiatives through Kopra, Livin, and low-emissions transisition products launched in 2022, Bank Mandiri plans to pursue business opportunities in financing and investment in the coming year, including sustainability linked loan, green bond, green mortgage, and green investment/ mutual fund. To support this aspiration, Bank Mandiri established a work unit dedicated to managing ESG in the third quarter of 2022, whose duty is to conduct Research and Development (R&D) and product innovation. ESG Unit collaborates with business unit teams, including Corporate Banking, Commercial Banking, and Retail Banking to further discuss market-accepted products.

2. Impact of climate-related risks and opportunities on Bank Mandiri's business, strategy & financial planning

Bank Mandiri has investigated climate-related opportunities and risks in various aspects of its business, as follows:

a. Strategi dan Perencanaan

Komitmen Indonesia mewujudkan target *Enhanced Nationally Determined Contribution* (ENDC) di tahun 2030 dan *Net Zero Emission* (NZE) pada tahun 2060, membuka peluang bagi pembiayaan hijau. Bagi Bank Mandiri, hal ini berpotensi meningkatnya kebutuhan pembiayaan hijau dalam membangun ekosistem ekonomi hijau. Dalam rangka menjadi lembaga keuangan terdepan dalam penyediaan produk dan layanan keuangan, Bank Mandiri secara berkelanjutan membangun kapabilitas internal dan infrastruktur yang dibutuhkan untuk mendorong perluasan produk layanan keuangan yang ramah lingkungan. Selain itu, Bank Mandiri secara bertahap menerapkan strategi konversi *brown sector* menjadi *green sector* melalui penyusunan skema pembiayaan hijau kepada perusahaan yang telah memiliki *timeline* transisi untuk mendukung emisi karbon yang lebih rendah yang juga sesuai dengan *Roadmap* Transisi Energi Nasional.

b. Pasokan dan Rantai Pasok

Dalam proses pemilihan pemasok untuk rantai pasok, selain dokumen finansial, perizinan usaha, dan tata kelola, Bank Mandiri juga mensyaratkan pemasok memiliki OSS *(online single submission)* yang di dalamnya terdapat dokumen-dokumen Analisa Dampak Lingkungan (AMDAL), Upaya Pengelolaan Lingkungan – Upaya Pemantauan Lingkungan (UPL) dan Surat Pernyataan Pengelolaan Lingkungan (SPPL) demi memastikan kinerja pemasok Bank Mandiri tidak membahayakan lingkungan.

a. Strategy and Planning

Indonesia is committed to achieving Enhanced Nationally Determined Contribution (ENDC) target by 2030 and Net Zero Emission (NZE) by 2060. This commitment has created opportunities for green financing. Bank Mandiri recognizes the potential increase in demand for green financing, and is actively building internal capabilities and infrastructure to promote the expansion of eco-friendly financial service products. The bank aims to become a leading financial institution in providing such products and services, in support of Indonesia's transition to a green economy ecosystem. Bank Mandiri is also implementing a strategy aligned with the National Energy Transition Roadmap. The bank is gradually developing green financing schemes to support companies in the transition from the brown sector to the green sector, in line with the timeline for lowering carbon emissions. Through these efforts, Bank Mandiri is playing a proactive role in promoting sustainable finance and supporting Indonesia's transition to a low-carbon economy.

b. Supply and Supply Chain

In the process of selecting suppliers for the supply chain, in addition to financial documents, business licenses, and governance, Bank Mandiri requires suppliers to have an OSS (online single submission) which includes documents on Environmental Impact Analysis (AMDAL), Environmental Management Effort-Environmental Monitoring Effort (UPL), and Statement of Environmental Management and Monitoring (SPPL) to ensure Bank Mandiri suppliers' performance does not harm the environment.

c. Adaptasi dan Mitigasi

Saat ini, Bank Mandiri bersama-sama dengan OJK sedang dalam proses penyusunan Taxonomi Hijau Indonesia (THI) yang masih bersifat *piloting project* dan bertahap, di mana setiap nasabah di masa mendatang akan dikategorikan menjadi hijau (tidak membahayakan lingkungan secara signifikan, menerapkan sistem penjagaan minimal, memberi dampak positif terhadap lingkungan dan selaras dengan tujuan lingkungan dari taksonomi); kuning (tidak membahayakan lingkungan secara signifikan); merah (melakukan aktivitas yang berbahaya bagi lingkungan).

d. Investasi dalam Penelitian dan Pengembangan

Bank Mandiri telah meningkatkan upaya untuk menciptakan produk keuangan yang lebih inovatif dan lebih variatif, seperti *sustainable financing, sustainable bonds*, ESG Repo, produk investasi berbasis ESG untuk nasabah ritel seperti *Green* Sukuk dan ESG Reksadana. Untuk memastikan produk keuangan hijau tersebut sesuai dengan kebutuhan nasabah dan mengikuti standar internasional, Bank Mandiri berinvestasi dengan memberikan pelatihan khusus kepada pegawai-pegawai terpilih untuk melakukan *benchmarking* dengan regional dan global *peers*, *workshop* yang melibatkan pakar di sektor tertentu atau dengan melibatkan pihak ketiga (konsultan). Selain itu, Bank Mandiri melalui Mandiri Research Institute berinvestasi untuk melakukan penelitian dan melaksanakan secara berkala acara berskala nasional dan regional (Mandiri Sustainability Forum) yang membahas keberlanjutan dan pengelolaan iklim.

c. Adaptation and Mitigation

Currently, Bank Mandiri is collaborating with OJK to develop the Indonesia Green Taxonomy. The pilot project will be developed in a gradual manner. Debtors will be classified as green (does not significantly harm the environment, implements minimum safeguards system, has a positive impact on the environment, and is in line with the taxonomy's environmental objectives); yellow (does not significantly harm the environment); red (conducts environmentally hazardous activities).

d. Investment in Research and Development

Bank Mandiri has intensified its efforts to develop a broader range of innovative financial products, including sustainable financing, sustainable bonds, ESG Repo, and ESG-based investment products that cater to retail customers, such as Green Bonds and ESG Mutual Funds. In order to ensure that the green financial products are aligned with customer needs and meet international standards, Bank Mandiri invests in specific training for selected employees to conduct benchmarking with regional and global peers, workshops involving experts in related sectors, and consultants. Moreover, Bank Mandiri invests in research through Mandiri Research Institute and regularly organizes national and regional events, such as the Mandiri Sustainability Forum, to address issues related to sustainability and climate management.

e. **Operasional Perusahaan**

Bank Mandiri berkomitmen untuk mencapai *carbon neutral* untuk operasional pada 2030. Fokus Bank Mandiri adalah membangun *green working culture* dan *environmental future* melalui *carbon tracking* (*scope* 1,2,3), kegiatan operasional yang ramah lingkungan serta *carbon insetting* (*natural based solution* dengan penanaman pohon bakau).

f. **Akses pada Modal**

Bank Mandiri memiliki akses yang terbuka untuk memperoleh permodalan dan pendanaan ramah lingkungan, baik dari nasabah institusional maupun nasabah retail. Pada Produk pendanaan, Bank Mandiri telah menerbitkan *sustainability bond* sebesar US$300 juta, bertransaksi ESG Repo pertama di Indonesia sebesar US$500 juta yang digunakan untuk membiayai kembali aktivitas usaha berwawasan lingkungan yang mengacu kepada *sustainability bond framework* dan selaras dengan ICMA Framework.

Produk pendanaan ke nasabah retail juga telah dipasarkan melalui produk investasi berbasis ESG seperti Indonesian *Green* Sukuk (ST008 dan ST009) dan *Green Bond* (INDOIS23, INDOIS25N, dan INDOIS51), yang penggunaan dananya untuk membiayai sembilan *eligible green projects* sebagaimana didefinisikan dalam the Republic of Indonesia *Green Bond and Green* Sukuk *Framework*. Bank juga memasarkan produk investasi ESG ke nasabah institusi berupa Surat Berharga Negara ESG Seri FRSDG001 dan PBSG001.

e. **Corporate Operations**

Bank Mandiri is committed to achieving carbon-neutral operations by 2030. Bank Mandiri focuses on developing a green working culture and environmental future through carbon tracking (scope 1,2,3), eco-friendly operational activities, and carbon insetting (natural-based solution with mangrove tree planting).

f. **Access to Capital**

Bank Mandiri has unrestricted access to environmentally friendly capital and funding from institutional and retail customers. In terms of funding products, Bank Mandiri has issued sustainability bonds totaling US$300 million, and the first ESG Repo transaction in Indonesia totaling US$500 million, which is used to refinance environmentally sound business activities with reference to the sustainability bond framework and are aligned with the ICMA Framework.

Funding products for retail customers have also been marketed through ESG-based investment products, such as Indonesia's Green Sukuk (ST008 and ST009) and Green Bond (INDOIS23, INDOIS25N, and INDOIS51), which use the funds to finance nine eligible green projects as defined in the Republic of Indonesia's Green Bond and Green Sukuk Framework. The Bank also markets ESG investment products to institutional customers through ESG Government Securities Series FRSDG001 and PBSG001.

g. Produk dan Layanan

Bank Mandiri melihat adanya proses percepatan transisi dari sisi pemerintah dan *behavioral changes* pada nasabah dari *wholesale* maupun *retail*. Dari sisi *wholesale,* sektor-sektor yang kurang ramah lingkungan terutama pemain besar (seperti batu bara, energi, minyak kelapa sawit, dll) mulai membuat rencana jangka panjang untuk transisi membangun *green economy* karena adanya tekanan dari para pemangku kepentingan.

Bank Mandiri terus berupaya memfasilitasi nasabah dari berbagai segmen dengan produk dan *pricing* yang sesuai, seperti pembiayaan transisi dari *brown energy* ke *green energy,* pembiayaan ekosistem EV (mulai dari baterai, *manufacturing sparepart and charging station*, hingga distribusi), *sustainable palm oil*, dll. Namun, Bank Mandiri menyadari adanya potensi dari sisi manajemen risiko karena analisa terkait iklim, proses memformulasi metode perhitungan dan pelaporan yang tepat masih relatif baru, serta belum adanya pakar sektoral di internal Bank. Untuk menjawab tantangan tersebut, Bank Mandiri giat melaksanakan *Forum Group Discussion* dengan LSM, *peers,* investor, regulator maupun dengan nasabah yang sudah menerapkan *best practices* dari implementasi ESG.

Bank Mandiri terus berinovasi dalam menciptakan produk-produk yang berbasis ESG, baik untuk nasabah *wholesale* dan retail.

i. Dari sisi aset, Bank Mandiri telah menyalurkan pembiayaan berkelanjutan sebesar Rp228 triliun atau sekitar 24,5% dari total kredit *Bank Only* pada Desember 2022, tumbuh 11,6% YoY, di mana porsi portfolio hijau sebesar 11,4%. Pertumbuhan tersebut didukung oleh pembiaayan kepada sektor energi terbarukan yang tumbuh sebesar 43,6% YoY, pengelolaan SDA berkelanjutan (5,0%) serta transportasi ramah lingkungan (53,2% YoY).

g. Products and Services

Bank Mandiri is considering an expedited transition process initiated by the government and behavioral changes among both wholesale and retail customers. At the wholesale level, non-environmentally sound sectors, particularly major players such as coal, energy, and palm oil, have initiated a long-term plan to transition towards building a green economy in response to stakeholder pressure.

Bank Mandiri remains committed to providing relevant products and pricing to customers across various segments. This includes financing the transition from brown to green energy, financing the electric vehicle ecosystem (ranging from battery and spare part manufacturing to distribution), and supporting sustainable palm oil. However, Bank Mandiri acknowledges the potential risks associated with climate-related analysis and is still in the early stages of formulating appropriate calculation and reporting methods, as the bank lacks sectoral experts. To tackle these challenges, Bank Mandiri actively engages in Forum Group Discussions with NGOs, peers, investors, regulators, and customers who implement best ESG practices.

Bank Mandiri continues to innovate in the development of ESG-based products, both for wholesale and retail customers.

i. On assets' side, as of December 2022, Bank Mandiri had disbursed Rp228 trillion, or 24.5% of Bank Only loans, an increase of 11.6% year on year, with the green portfolio accounting for 11.4%. mainly supported by renewable energy (grew 43.6% YoY), sustainable natural resource management (grew 5.0% YoY), and clean transportation (grew 53.2% YoY).

ii. Untuk *retail customer*, Bank Mandiri juga menyalurkan pembiayaan untuk pembelian EV dan kartu kredit serta *personal loan* untuk pembelian panel.

iii. Dari sisi liabilitas, kami telah menerbitkan *sustainabily bonds* sebesar US$300 juta yang diterima baik oleh investor dengan 8,3x *oversubscribe* dengan *use of proceeds* 54% untuk *social project* dan 46% kepada *green project*. Pada tahun 2022, kami juga telah menerbitkan ESG Repo pertama di Indonesia sebesar US$500 juta untuk membiayai proyek-proyek berbasis lingkungan.

3. Penjelasan tentang ketangguhan strategi Bank Mandiri terkait iklim

Bank Mandiri sebagai bank terbesar di Indonesia dengan 65% dari portfolio di segmen *wholesale*. Kami percaya tekanan dari para pemangku kepentingan terhadap isu iklim tidak hanya ditujukan pada industri perbankan namun juga pada pelaku usaha, khususnya untuk segmen korporasi yang bisnisnya masih dalam *environment sensitive*, namun Bank Mandiri melihat adanya tren transisi *low-carbon* pada nasabah *wholesale*, yang dapat menjadi contoh *best practice* untuk pemain-pemain yang lebih kecil. Saat ini Bank Mandiri telah mengindentifikasi sektor-sektor yang memiliki potensi risiko terhadap iklim, dan menyiapkan mitigasi untuk setiap risiko tersebut demi membangun ketangguhan terkait isu iklim.

MANAJEMEN RISIKO

1. Proses mengidentifikasi risiko terkait iklim

Bank Mandiri berkomitmen menjalankan bisnis dan operasional dengan mengedepankan prinsip ESG untuk menjadi *"Indonesia's Sustainability Champion for Better Future"*. Komitmen tersebut merupakan respons Bank Mandiri dalam mendukung aspirasi Pemerintah menuju ekonomi rendah karbon.

ii. On retail segment, Bank Mandiri disbursed loan tp EV financing and solar panel purchased through credit cards and personal loans.

iii. On liabilities' side, Bank Mandiri issued US$300 million in sustainability bonds, which were well-received by investors, with 8.3x oversubscription and use of proceeds of 54% to social projects and 46% to green projects. Bank Mandiri also issued Indonesia's first ESG Repo of US$500 million in 2022 to finance environmental projects.

3. Description on the resilience of the Bank Mandiri's strategy, taking into consideration different climate-related scenarios

As the largest bank in Indonesia, with portfolio around 65% of wholesale segment, Bank Mandiri believes that the pressure from stakeholders on climate issues is aimed not only at the banking industry but also at business players, particularly the corporate segment with environment-sensitive business. Although Bank Mandiri has seen low-carbon transition trends from our wholesale clients, as well as it could serve as a model of best practices for smaller players. Bank Mandiri has identified sectors that carry potential climate risks and has prepared mitigation plans for each risk to build resilience in the face of climate challenges.

RISK MANAGEMENT

1. Processes for identifying and assessing climate-related risks

Bank Mandiri is dedicated to prioritizing ESG principles in its business operations, aiming to become "Indonesia's Sustainability Champion for a Better Future." This commitment is a response to the government's objective of transitioning to a low-carbon economy.

Dalam masa transisi ekonomi rendah karbon, Bank Mandiri melakukan identifikasi risiko berdasarkan jenis risiko, mengetahui penyebab risiko serta cara mitigasinya. Identifikasi risiko meliputi jenis risiko kredit, risiko operasional, risiko hukum, risiko reputasi, risiko reputasi dan risiko strategis.

To facilitate this transition, Bank Mandiri performs risk identification by classifying risks according to type, cause, and potential mitigation strategies. This risk identification process encompasses credit, operational, legal, reputation, and strategic risks.

2. Proses mengelola risiko terkait iklim

Bank Mandiri telah mengembangkan proses pengelolaan risiko, termasuk yang berkaitan dengan perubahan iklim, contohnya, risiko yang ditimbulkan dari kenaikan harga bahan baku dan/atau komoditas akibat perubahan iklim, masalah cuaca, atau kegagalan panen. Selain itu, adanya perang antara Rusia dan Ukraina juga menyebabkan kenaikan harga minyak mentah dan harga batu bara. Untuk memitigasi hal-hal yang menyebabkan kenaikan risiko akibat harga komoditi, Bank Mandiri rutin melakukan *stress test* dan membuat *watchlist* untuk dimonitor secara berkala dalam menganalisa nasabah-nasabah yang terkena dampak dari isu terkait.

2. Processes for managing climate-related risks

Bank Mandiri has developed risk management processes that encompass climate-related risks, such as those arising from the escalation of raw material and commodity prices caused by climate change, extreme weather events, or crop failures. In addition, the ongoing conflict between Russia and Ukraine has resulted in a surge in crude oil and coal prices. To mitigate the increased risk posed by commodity prices, Bank Mandiri performs stress tests and maintains a watchlist of customers who may be affected by related issues. This watchlist is regularly monitored to enable the bank to take timely and effective action.

Teknologi dapat menjadi peluang dan risiko dalam proses transisi energi. Risiko teknologi akan lebih terasa pada negara yang masih mengandalkan batu bara sebagai sumber energi utama seperti di Indonesia. Risiko ini didorong pula oleh investasi dalam teknologi untuk energi baru terbarukan yang sedang mengalami peningkatan. Menurut catatan kementrian ESDM, di tahun 2021, penggunaan *renewable energy* mencapai 11,5% dari total energi nasional. Kami melihat adanya risiko pada perubahan teknologi dan peraturan yang ke depannya akan terus berkembang, terutama pada perusahaan yang pendapatannya bersumber dari batu bara, yang di mana risiko teknologi ini sangat berpengaruh pada risiko kredit. Untuk menjawab hal tersebut, Bank Mandiri membangun kapabilitas internal untuk membantu transisi ke *green energy* pada sektor tesebut. Sampai dengan Desember 2022, Bank Mandiri telah membiayai 10 proyek *renewable energy*.

The energy transition process presents both opportunities and risks associated with technology. In countries such as Indonesia, where coal remains the primary source of energy, the risks posed by technology are particularly significant. Moreover, increased investment in new renewable energy technologies further compounds these risks. Notably, renewable energy accounted for only 11.5% of Indonesia's total national energy consumption in 2021, as per the Ministry of Energy and Mineral Resources. Companies with significant revenue from coal are particularly vulnerable to the impact of technology risks on credit risk. To mitigate these risks, Bank Mandiri has developed internal capabilities to support the transition to green energy in various sectors. To this end, the bank has funded ten renewable energy projects as of December 2022.

3. **Proses mengidentifikasi dan mengelola risiko iklim yang termasuk dalam manajemen risiko Bank Mandiri**

   Bank Mandiri menyadari adanya risiko dari *acute physical risk* yang diakibatkan perubahan iklim yang ekstrim, salah satunya adalah musim hujan lebih besar dari biasanya yang dapat menyebabkan banjir dan longsor. Oleh karena itu, Bank Mandiri mendirikan Business Continuity Management (BCM) yang rutin dalam membuat strategi *Business Contiunity Plan*. BCM juga melakukan interaksi yang aktif kepada lembaga-lembaga yang melakukan analisis iklim seperti Badan Meteorologi, Klimatologi, dan Geofisika (BMKG), sehingga dapat mengindentifikasi secara awal dan dapat melakukan *early action plan* serta mensosialisasikan kepada seluruh karyawan agar dapat berjaga-jaga. Bank Mandiri juga mendirikan *data center* di beberapa tempat berbeda untuk memitigasi gangguan kenyaman nasabah dalam bertransaksi dan melindungi risiko atas kehilangan data yang diakibatkan perubahan iklim.

3. **Processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management**

   Bank Mandiri recognizes the significant physical risks associated with extreme climate change, including heavy rainfall leading to floods and landslides. As a result, the company has implemented a Business Continuity Management (BCM) program, which is responsible for developing and regularly updating Business Continuity Plan strategies. The BCM team actively collaborates with organizations, such as the Agency for Meteorological, Climatological and Geophysics (BMKG), that conduct climate analyses to identify potential risks and develop action plans. Furthermore, Bank Mandiri disseminates this information to all employees to ensure their preparedness and vigilance. To address potential disruptions in customer convenience during transactions and the risk of data loss caused by climate change, Bank Mandiri has established data centers in various locations. This measure aims to mitigate the impact of climate change and ensure uninterrupted service for customers.

UKURAN DAN TARGET

1. **Pengukuran yang digunakan terkait iklim**

   Bank Mandiri melakukan pengukuran emisi GRK cakupan 1, 2 dan 3 yang relevan bagi Perusahaan, yang dilaporkan melalui Laporan Keberlanjutan Bank Mandiri setiap tahun. Penjelasan lebih lanjut terkait hal ini, termasuk kebijakan dan upaya-upaya pengurangan emisi terdapat pada halaman 207.

METRICS AND TARGETS

1. **Metrics used by the organization to assess climate-related risks and opportunities**

   Bank Mandiri measures GHG emissions in scope 1, 2, and 3 that are relevant to the Company and are reported in Bank Mandiri's Sustainability Report on an annual basis. Further details on this matter, including policies and efforts to reduce emissions, can be found on page 207.

2. Data emisi GRK cakupan 1, cakupan 2 dan cakupan 3

Data terkait emisi cakupan 1, cakupan 2 dan cakupan 3 terdapat pada halaman 206 yang disediakan dalam jangka waktu tiga tahun termasuk baseline di tahun 2019. Bank Mandiri juga telah merancang target pengukuran emisi, sebagai berikut:

a. Jangka pendek

i. Mengukur emisi karbon cakupan 1 dari Konsumsi BBM dan Genset; cakupan 2 dari konsumsi listrik; cakupan 3 dari perjalanan dinas seluruh pegawai.

ii. Melakukan integrasi data dan pelaporan antar kantor Bank Mandiri yang ada di Indonesia maupun luar negeri, serta menyempurnakan metode pengumpulan data, pelaporan dan perhitungan.

b. Jangka menengah

i. Mengukur emisi karbon cakupan 1 dari konsumsi BBM dan genset; cakupan 2 dari konsumsi listrik; cakupan 3 dari perjalanan dinas dan kendaraan ke kantor seluruh pegawai, pemakaian kertas, logistik penyaluran kredit yang lebih dari Rp100 miliar.

ii. Melakukan edukasi kepada nasabah, khususnya pada nasabah yang bergerak dalam *"environmental sensitive sector"* untuk memiliki *roadmap* transisi *green economy*.

iii. Menerapkan diversifikasi program dan analisa pemberian insentif sejalan dengan *timeline* dari pemerintah untuk menuju *Net Zero* 2060.

c. Jangka panjang

i. Mengukur emisi karbon cakupan 1 dari konsumsi BBM dan genset; cakupan 2 dari konsumsi listrik; cakupan 3 dari perjalanan dinas dan kendaraan ke kantor seluruh pegawai, pemakaian kertas, logistik penyaluran kredit lebih Rp10 miliar.

2. Data on Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions

Data for scope 1, scope 2, and scope 3 emissions are available at 206 for a three-year period, including the baseline in 2019. Bank Mandiri has also set the following emission measurement targets:

a. Short term

i. Measure carbon emissions scope 1 from fuel and generator consumption; scope 2 from electricity consumption; scope 3 from official travel of all employees.

ii. Integrate data and reporting between Bank Mandiri offices in Indonesia and overseas, and improve data collection method, reporting and calculation.

b. Medium term

i. Measure carbon emissions in scope 1 from fuel and generator consumption; scope 2 from electricity consumption; scope 3 from official travel and vehicles to the office of all employees, paper usage, logistics of lending of over Rp100 billion.

ii. Educate customers, especially those engaged in "environment sensitive sectors" to have a green economy transition roadmap.

iii. Implement program diversification and incentive analysis in line with the government's timeline towards Net Zero 2060.

c. Long term

i. Measure carbon emission scope 1 from fuel and generator consumption; scope 2 from electricity consumption; scope 3 from official travel and vehicles to the office of all employees, paper usage, logistics of lending of over Rp10 billion.

ii. Mendorong nasabah untuk melaporkan emisi dari hasil pembiayaan yang diberikan, melakukan *tracking,* dan *system reward* kepada nasabah yang sudah menerapkan hal tersebut.

3. **Target yang digunakan dalam mengelola kinerja terkait iklim**

Pada Desember 2022, Bank Mandiri telah melakukan beberapa inisiatif *carbon insetting* melalui penanaman hutan mangrove minimal 20Ha dengan 22.000 pohon, yang kami harapkan ke depannya dapat menjadi *offset* emisi operasional Bank Mandiri. Bank Mandiri menargetkan penanaman sampai dengan 500 Ha dan telah memperhitungkan *offset* emisi operasional tersebut.

Dalam kaitannya dengan keberlanjutan, ketikdapastian pasar masih cukup tinggi, contohnya, produk-produk pembiayaan pada sektor terkait iklim masih relatif baru di Indonesia. Langkah-langkah konkrit Indonesia menuju *Net Zero* 2060 terlihat jelas sejak COP 26 dan acara G20 2022, tetapi masih banyak ketidakpastian dalam pasar yang diakibatkan oleh tren yang belum terlihat jelas. Namun demikian, Bank Mandiri berkomitmen untuk mendukung program pemerintah dengan melakukan diversifikasi produk yang mencakup nasabah *wholesale* dan *retail* serta investor, seperti *sustainability linked loan* (SLL), pembiayaan energi baru terbarukan, EV *ecosystem*, *solar panel* untuk residensial melalui program kartu kredit, *green bonds,* ESG Repo, dan lain-lain.

TASK FORCE DALAM MENDUKUNG PENGENDALIAN LINGKUNGAN MELALUI SEKTOR BISNIS BANK MANDIRI

Bank Mandiri mengintegrasikan isu-isu lingkungan dalam bisnisnya melalui penerapan keuangan berkelanjutan yang diterapkan secara komprehensif sebagai berikut:

ii. Encourage customers to report emissions from the financing provided, carry out tracking, and provide reward system for customers for reporting the emissions.

3. **Targets used to manage climate-related risks and opportunities and performance**

As of December 2022, Bank Mandiri has implemented several carbon-insetting initiatives, which include planting at least 20 hectares of mangrove forests consisting of 22,000 trees. This project is expected to offset Bank Mandiri's operational emissions. The bank has set a target to plant 500 hectares of trees and has already calculated the offset of its operational emissions.

While Indonesia has shown concrete measures towards achieving Net Zero 2060 at COP 26 and the G20 2022 event, market uncertainty in terms of sustainability still persists. This uncertainty is due to the relative newness of climate-related financing products in Indonesia, which is a trend that remains somewhat hazy. Nevertheless, Bank Mandiri is committed to supporting the government's program by diversifying its products to cover wholesale and retail customers as well as investors. These products include sustainability-linked loans (SLL), financing for renewable energy, an EV ecosystem, residential solar panels through its credit card program, green bonds, and ESG Repo.

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES WITHIN BANK MANDIRI

Bank Mandiri incorporates environmental concerns into its operations through the use of sustainable finance, which is comprehensively implemented as follows:

TATA KELOLA
GOVERNANCE

1. Menjadi bagian *"First Movers on Indonesia Sustainable Banking"* pada tahun 2015 untuk mendorong perbankan Indonesia peduli pada isu iklim dan menerapkannya dalam bisnis mereka.
2. Melibatkan peran aktif Komisaris dan Direksi dalam penyusunan Rencana Keuangan Berkelanjutan sesuai Peraturan OJK No. 51/POJK.03/2017 sejak tahun 2018, dan rutin melakukan *monitoring* dan evaluasi inisiatif yang menjawab *concern stakeholder* sehingga implementasi ESG berjalan sesuai target.
3. Menjadi bagian dari ESG *Task Force National* di tahun 2021 dalam perumusan kebijakan terkait *sustainability* dan *climate* sebagai bentuk dukungan kepada Pemerintah Indonesia yang menjadi ketua (*Presidency)* pada acara G20.
4. Membentuk ESG Unit sebagai unit kerja *control tower implementasi* ESG di Mandiri Group serta mengelola isu-isu ESG, termasuk isu-isu iklim.
5. Mengembangkan pusat penelitian dan pelaksanaan acara berskala nasional dan regional yang mendukung inisiatif di bidang iklim pada tahun 2022-2025.

1. Becoming part of the "First Movers on Indonesia Sustainable Banking" in 2015 to encourage Indonesian banks to incorporate climate issues to business and operations.
2. Involving active engagement of Commissioners and Directors in the preparation of the Sustainable Finance Plan aligned with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 since 2018, monitoring and evaluating initiatives to address stakeholder concerns in order to ensure that ESG implementation is on target.
3. Becoming part of the ESG Task Force National in 2021 in formulating sustainability and climate policies to supporting the Government of Indonesia as the G20 Presidency.
4. Establishing ESG Unit as a control tower ofr ESG implementation in Mandiri Group with function of managing ESG issues, including climate risk mitigation.
5. Developing a research center and conduct national and regional events to support climate initiatives by 2022-2025.

STRATEGI
STRATEGY

1. Menetapkan *visi, commitment, framework, roadmap* inisiatif, serta target terkait penanganan isu iklim baik yang mencakup aktifitas keuangan (*sustainable banking*) dan aktivitas operasional (*sustainable operational*).
2. Mengintegrasikan aspek ESG ke dalam kebijakan internal berupa *industry acceptance criteria* di 7 sektor (kelapa sawit dan CPO, konstruksi, energi dan air, FMCG, *metal mining*, batu bara, jasa transportasi air) termasuk penyelarasan terhadap Taksonomi Hijau Indonesia.
3. Mengedukasi calon debitur dan nasabah dalam isu iklim melalui berbagai *workshop* maupun penyuluhan serta membangun kapasitas SDM untuk melakukan penilaian secara sektoral yang melibatkan pakar di bidangnya.
4. Mendorong peningkatan portofolio berwawasan iklim seperti transportasi ramah lingkungan, energi surya, sawit berkelanjutan, dan lainnya.
5. Mendorong penerbitan produk dan jasa keuangan yang berwawasan iklim baik dari sisi aset maupun pembiayaan seperti *sustainability linked loan*, *sustainability bond*, ESG Repo, produk investasi berbasis ESG untuk nasabah ritel.
6. Menuju netral karbon pada tahun 2030 secara operasional melalui inisiatif *carbon tracking, green working culture, carbon insetting* berupa penanaman pohon bakau dan pohon lainnya.
7. Penanganan perubahan iklim secara operasional dengan menggalakkan penggunaan platform digital baik untuk nasabah industri maupun retail, hingga mendorong penggunaan aset operasional yang ramah lingkungan (EV, panel surya, *recycle osmosis*, OOTV *façade*).

1. Establishing a vision statement, commitment, framework, roadmap, and targets for climate risk mitigation on business and operation.
2. Embedding ESG aspects into internal policies which cover Industry Acceptance Criteria (IAC) in 7 sectors (Palm Oil & CPO, Construction, Energy & water, FMCG, metal mining, coal, and water transportation services) including alignment with Indonesia Green Taxonomy.
3. Educating prospective debtors and customers on climate risk mitigation through various workshops and counseling and developing human resource capability to conduct sectoral assessments with experts in their fields.
4. Encouraging the increase of green portfolios, such as eco-friendly transportation, solar energy, and sustainable palm oil.
5. Encouraging the issuance of climate-friendly related financial products and services, both in assets and liabilities, such as sustainability linked loans, sustainability bonds, ESG Repo, and ESG-based investment products for retail customers.
6. Achieving carbon neutral by 2030 on operational through carbon tracking initiatives, green working culture, carbon insetting by mangrove planting and other trees.
7. Addressing climate change on operational activities by promoting the use of digital platforms for wholesale and retail customers and encouraging the use of eco-friendly operational assets (EV, solar panel, recycle osmosis, OOTV façade).

MANAJEMEN RISIKO
RISK MANAGEMENT

1. Memperkuat pengelolaan risiko dalam pembiayaan *green project*.
2. Memonitoring isu-isu iklim minimal triwulanan melalui Komite Pemantau Risiko (KPR) yang melibatkan seluruh Dewan Komisaris, serta melalui Rapat Direksi, Risk Management and Credit Policy Comittee (RMPC), ESG Forum yang melibatkan Dewan Direksi.
3. Memasukkan prosedur pemeriksaan isu iklim dan lingkungan dalam pembiayaan, dan melanjutkannya dengan pemantauan secara konsisten dan teratur.

1. Strengthening risk management in green project financing.
2. Monitoring climate issues at least quarterly through the Risk Monitoring Committee (RMC) with the involvement of Board of Commissioners, as well as through Board of Directors Meeting, Risk Management and Credit Policy Committee (RMPC), ESG Forum involving the Board of Directors.
3. Incorporating procedures related to climate and environmental financing activities and maintaining consistent and regular review.

UKURAN DAN TARGET
METRICS AND TARGETS

1. Menerapkan penghitungan emisi GHG dalam aktivitas operasional Bank Mandiri dan melaporkannya setiap tahun melalui laporan keberlanjutan.
2. Menetapkan tujuan dan merancang sistem untuk penghitungan emisi GHG dari pembiayaan di atas Rp10 miliar, yang akan diterapkan pada tahun 2024.
3. Penerapan gedung ramah lingkungan dengan penggunaan panel surya, pada empat gedung utama (Plaza Mandiri, Sentra Mandiri, Menara Mandiri, Wisma Mandiri).
4. Bank Mandiri berupaya meningkatkan *share* pembiayaan berkelanjutan hingga 25% di tahun 2023.

1. Implementing GHG emission calculation on operational activities and reporting annual disclosure on sustainability report.
2. Setting goals and designing a system for GHG emission calculation of financing of over Rp10 billion, to be implemented by 2024.
3. Implementing green buildings using solar panels in four primary buildings (Plaza Mandiri, Sentra Mandiri, Menara Mandiri, and Wisma Mandiri).
4. Increasing sustainable financing share to 25% by 2023.

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TENTANG

LAPORAN

About The Report

Bank Mandiri menerbitkan laporan keberlanjutan secara konsisten dan lengkap sebagai bagian dari pertanggungjawaban Bank Mandiri kepada para pemangku kepentingan.

Bank Mandiri consistently publishes comprehensive sustainability reports as part of its accountability to stakeholders.

Komitmen Bank Mandiri untuk menyampaikan kemajuan-kemajuan dalam bidang ekonomi, lingkungan dan sosial disampaikan melalui laporan keberlanjutan yang diterbitkan setiap tahun. Laporan ini adalah laporan keberlanjutan tahun ke-10 dari Bank Mandiri, yang memuat informasi dari 1 Januari 2022 hingga 31 Desember 2022. Tidak terdapat pengungkapan kembali dari laporan sebelumnya. Laporan keberlanjutan tahun 2021 dipublikasikan pada Februari 2022. [GRI 2-3] [GRI 2-4]

Bank Mandiri's commitment to communicating its progress in economic, environmental, and social sustainability through its annual sustainability report. The report, which covers information from January 1, 2022 to December 31, 2022, marks the 10th year of publication. Notably, this report is distinct from the previous year's, and no restatement of prior data is included. The 2021 sustainability report was published in February 2022.
[GRI 2-3] [GRI 2-4]

Bank Mandiri memiliki anak perusahaan terdiri dari: [GRI 2-2]

Bank Mandiri has subsidiaries consisting of: [GRI 2-2]

ANAK PERUSAHAAN
SUBSIDIARIES

INDONESIA

- PT Bank Syariah Indonesia Tbk ("BSI")
- PT Bank Mandiri Taspen ("Bank Mantap")
- PT Mandiri Tunas Finance ("MTF")
- PT Mandiri Utama Finance ("MUF")
- PT AXA Mandiri Financial Services ("AXA Mandiri")
- PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth")
- PT Mandiri Capital Indonesia ("MCI")
- PT Mandiri Sekuritas ("Mansek")

MALAYSIA

- Mandiri International Remittance Sdn. Bhd. ("MIR")

LONDON, UK

- Bank Mandiri (Europe) Ltd ("BMEL")

Laporan keberlanjutan ini tidak termasuk anak perusahaan/hanya mencakup *holding* saja.

This sustainability report does not include subsidiaries performance and only covers the holding company.

STANDAR PELAPORAN

Laporan ini telah disusun sesuai dengan standar GRI dan standar sektor keuangan. Disamping itu sebagai perusahaan publik laporan ini juga mengacu pada Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan Surat Edaran OJK No.16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Untuk hal-hal tertentu yang dibutuhkan oleh investor laporan ini, juga memuat *disclosure-disclosure* yang diminta oleh standar lainnya yaitu:

1. SASB (*Sustainability Accounting Standard Board*)
2. TCFD (*Task Force on Climate-related Financial Disclosure*)

dan juga mempertimbangkan aspek dari Lembaga rating seperti MSCI (Morgan Stanley Capital International).

Standar-standar tersebut yang diterapkan dalam laporan ini diberi tanda dengan penomoran di dalam kurung berwarna merah (untuk Standar GRI dan untuk GRI *Financial Sector*), warna biru (untuk SEOJK No.16/SEOJK.04/2021), dan warna kuning (untuk SASB) untuk topik-topik yang relevan. Sedangkan daftar indeks GRI, FS, OJK , SASB, TCFD dan MSCI disampaikan berturut-turut pada halaman 306-346. [OJK G.4]

REPORTING STANDARDS

This report has been prepared in compliance with the Global Reporting Initiative (GRI) standards and the financial sector standards. Additionally, as a public company, this report adheres the Financial Services Authority Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies and the Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 which Outlines the Required form and Content of Annual Reports for Issuers or Public Companies.

To meet the specific needs of investors, this report also includes disclosures that are mandated by other standards, including:

1. SASB (Sustainability Accounting Standard Board)
2. TCFD (Task Force on Climate-related Financial Disclosure)

and also considering aspects from the rating agency Morgan Stanley Capital International (MSCI).

To facilitate ease of use, the standards employed in this report are indicated with numbering in brackets and color-coded for clarity. GRI Standards and GRI Financial Sector are marked in red, SEOJK No.16/SEOJK.04/2021 in blue, and SASB in yellow for relevant topics. Meanwhile, the list of GRI, FS, OJK , SASB, TCFD and MSCI indexes is submitted consecutively on pages 306-346. [OJK G.4]

ASURANS EKSTERNAL

Laporan ini telah diverifikasi oleh asurans eksternal independen yaitu Mores Rowland Indonesia (MRI) yang dipilih berdasarkan pertimbangan keahlian, pengalaman, jaringan internasional dan persyaratan lainnya yang ditetapkan oleh Direksi. MRI tidak ada ikatan pekerjaan lain dengan Bank Mandiri selain jasa asurans ini. Laporan asurans eksternal independen atas laporan ini disajikan disajikan pada halaman 304 Terkait dengan standar asurans yang digunakan, serta level asurans dan sebagainya, semuanya diungkapkan dalam laporan asurans tersebut. [GRI 2-5]

ASSURANCE SERVICES

This report has been verified by independent external independent assurance company, namely Mores Rowland Indonesia (MRI), which was appointed based on consideration of expertise, experience, international network, and other requirements set by the Board of Directors. MRI has conflict of interest with Bank Mandiri except this assurance service. The independent external assurance report on this report is presented on page 304 Regarding the assurance standards used, as well as the level of assurance and other details, all are disclosed in the assurance report. [GRI 2-5]

PENENTUAN TOPIK MATERIAL DAN *BOUNDARY*

Yang dimaksud dengan topik material adalah topik-topik yang memiliki dampak yang paling signifikan dalam bidang ekonomi, lingkungan dan sosial. Topik-topik tersebut berasal dari Standar Topik GRI dan mempertimbangkan pula topik yang ada dalam standar sektor, dalam hal ini karena belum ada standar sektor 2021, maka tetap digunakan Sektor Keuangan GRI G4.

DETERMINATION OF MATERIAL TOPICS AND BOUNDARIES

Material topics are those with the most significant economic, environmental, and social impacts. The topics are derived from the GRI Topic Standards and consider topics in sector standards, in this case, GRI G4 Financial Sector was used due to the absent of the 2021 sector standard.

Untuk menentukan topik yang material keberlanjutan tersebut, Bank Mandiri mengikuti empat langkah berikut:

1. Memahami konteks keberlanjutan Bank Mandiri.
2. Mengidentifikasi dampak yang sudah maupun yang akan terjadi.
3. Menilai signifikansi dampak.
   Dalam melaksanakan langkah kedua dan ketiga, Bank Mandiri melibatkan pemangku kepentingan melalui survei tingkat materilitas. Dalam menetapkan topik tersebut, Bank Mandiri juga mempertimbangkan topik-topik dalam Sektor Keuangan.
4. Memperioritaskan dampak yang paling signifikan sebagai topik material. Dalam proses penetapan topik material ini, Bank Mandiri juga melibatkan NCCR (National Center for Corporate Reporting) sebagai ahli *(expert)*. Secara rutin Bank Mandiri memantau dampak yang timbul dari kegiatan Perusahaan yang berdampak terhadap ekonomi, lingkungan dan sosial.

Review terhadap topik material tahun 2022 menghasilkan topik material yang sama dengan tahun sebelumnya namun sesuai dengan hasil survei, tingkat materialitasnya berbeda dengan tahun sebelumnya.

Berikut bagan penetapan topik material:

To establish the material sustainability topics, Bank Mandiri followed a four-step process, which involved the following:

1. Understand the sustainability context of Bank Mandiri.
2. Identify actual and potential impacts.
3. Assess the significance of the impact.
   For steps two and three, Bank Mandiri engaged stakeholders through a materiality survey. Furthermore, Bank Mandiri considered topics in the financial sector when determining the material topics.
4. Prioritize the most significant impacts as material topics. During this process, Bank Mandiri sought the expertise of the National Center for Corporate Reporting (NCCR). Regular monitoring of economic, environmental, and social impacts is conducted by Bank Mandiri.

A review of the material topics for 2022 showed no changes from the previous year, although the materiality level differed based on the survey results.

The table below shows the determination of material topics:

Dari proses tersebut di atas diperoleh daftar topik material sebagai berikut:

From the above process, the list of material topics is as follows:

Daftar Topik Material
List of Material Topics
[GRI 3-2][GRI 3-3]

Topik Material Topics	**Alasan Mengapa Topik Material** Reasons for Determination of Material Topics
Kinerja dan dampak ekonomi Economic performance and impact	Berdampak sangat signifikan pada peningkatan perekonomian daerah dan nasional serta perekonomian para pemangku kepentingan. Has a significant impact on improving the regional and national economy and the economy of stakeholders.
Keberadaan Pasar Market Presence	Berdampak signifikan pada sumber daya manusia baik kesejahteraan maupun karir karyawan. Has a significant impact on human resources, both employee welfare and career.
Dampak Ekonomi Tidak Langsung Indirect Economic Impacts	Berdampak signifikan pada peningkatan perekonomian daerah dan pemberdayaan masyarakat. Has a significant impact on improving the regional economy and community empowerment
Praktik Pengadaan Procurement Practices	Berdampak penting bagi pengembangan perekonomian lokal. Has a significant impact on local economic development.
Anti Korupsi Anti Corruption	Berdampak penting dan berpengaruh besar terhadap kepercayaan para pemagang saham, masyarakat dan pemangku kepentingan lainnya. Has a significant impact and influence on the trust of shareholders, the community and other stakeholders.
Energi Energy	Berdampak signifikan pada keberlanjutan bumi dan kelestarian lingkungan, di samping penghematan secara ekonomi bagi Bank Mandiri. Has a significant impact on sustainability and environmental preservation, in addition to cost saving for Bank Mandiri.
Emisi Emission	Berdampak signifikan pada keberlanjutan bumi dan kelestarian lingkungan, di samping penghematan secara ekonomi bagi Bank mandiri. Has a significant impact on earth's sustainability and environmental preservation, in addition to economic savings for Bank Mandiri.
Kepegawaian Employment	Berdampak penting pada kenyamanan dan kinerja karyawan. Has a significant impact on employee comfort and performance.
Pendidikan dan Pelatihan Education and Training	Berdampak penting pada kenyamanan dan kinerja karyawan serta kapasitas/ keahlian karyawan. Has a significant impact on employee comfort and performance as well as employee capability development.
Keberagaman dan Kesetaraan Diversity and Equality	Berdampak penting pada kenyamanan dan kinerja karyawan serta penghormatan terhadap HAM. Has a significant impact on employee comfort and performance and in accordance with human rights.
Non diskriminasi Non-discrimination	Berdampak penting pada kenyamanan dan kinerja karyawan serta penghormatan terhadap HAM. Has a significant impact on employee comfort and performance and in accordance with human rights.

Topik Material Topics	**Alasan Mengapa Topik Material** Reasons for Determination of Material Topics
Pemasaran dan Pelabelan Marketing and Labelling	Berdampak penting pada peningkatan produk dan kepercayaan Nasabah. Has a significant impact on product improvement and customer trust.
Privasi Pelanggan Customer Privacy	Berdampak penting pada peningkatan layanan dan kepercayaan Nasabah. Has a significant impact on product improvement and customer trust.
Praktik-Praktik Keamanan Security Practices	Berdampak penting pada peningkatan layanan dan kepercayaan Nasabah. Has a significant impact on product improvement and customer trust.
Masyarakat lokal Local Communities	Berdampak penting pada peningkatan kesejahteraan masyarakat dan pengembangan produk untuk masyarakat marginal. Has a significant impact on community welfare improvement and product development for marginalized communities.
Tanggung jawab produk Product Responsibility	Berdampak penting pada peningkatan layanan dan kepercayaan Nasabah. Has a significant impact on product improvement and customer trust.
Keamanan Informasi Information Security	Berdampak penting pada peningkatan layanan dan kepercayaan Nasabah. Has a significant impact on product improvement and customer trust.
Kepatuhan sosial ekonomi Socio economic Compliance	Berdampak penting pada penegakan dan penerapaan konsep kebelanjutan oleh relasi bisnis/vendor Perusahaan, berdampak penting pada peningkatan layanan dan kepercayaan Nasabah. Has a significant impact on the enforcement and implementation of sustainability by the business partners/vendors, has a significant impact on product improvement and customer trust.

Sedangkan beberapa topik lain tidak termasuk topik material, mengingat topik tersebut tidak relevan terhadap bisnis Bank Mandiri, seperti topik air, material, limbah, kesehatan pelanggan dan beberapa topik lainnya.

Meanwhile, several other topics are excluded as material topics, considering that they are not relevant to Bank Mandiri's business, such as water, materials, waste, customer health, and several other topics.

TINGKAT MATERIALITAS

Selanjutnya, untuk menentukan tingkat materialitas konten Laporan, dilakukan survei tingkat materialitas baik kepada pemangku kepentingan internal maupun eksternal. Hasil survei tersebut menunjukkan gambaran tingkat materialitas konten Laporan di bawah ini.

MATERIALITY LEVEL

Furthermore, to determine the materiality level of the Report content, a materiality level survey was conducted to internal and external stakeholders. The survey results show an overview of the materiality level of the Report content below.

Kami mengundang partisipasi setiap pembaca untuk memberikan masukan demi kemajuan dan perbaikan Laporan berikutnya dengan mengisi lembar umpan balik berikut ini atau menghubungi Bank Mandiri melalui: [GRI 2-3] [OJK G.2]

We invite all participating readers to provide input for the progress and improvement of the next Report by filling out the following feedback sheet or contacting Bank Mandiri through: [GRI 2-3] [OJK G.2]

BANK MANDIRI
Corporate Secretary
Plaza Mandiri
Jl. Jenderal Gatot Subroto Kav. 36-38
Jakarta 12190 Indonesia
Tel. Phone (021) 5265045
Fax. (021) 5274477, 5275577
Email: corporate.secretary@bankmandiri.co.id
Situs Website: www.bankmandiri.co.id

SURAT PERNYATAAN DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN KEBERLANJUTAN 2022

STATEMENT OF THE BOARD OF COMMISSIONERS ON RESPONSIBILITY FOR THE 2022 SUSTAINABILITY REPORT

Kami yang bertanda tangan di bawah ini, Dewan Komisaris Bank Mandiri menyatakan bahwa semua informasi dalam Laporan Keberlanjutan Bank Mandiri tahun 2022 telah disampaikan secara lengkap sesuai dengan POJK No. 51/POJK.03/2017 dan SEOJK No.16/POJK.04/2021, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, the Board of Commissioners of Bank Mandiri declare that all information in the 2022 Sustainability Report of Bank Mandiri has been submitted in accordance with OJK Regulation No. 51/POJK.03/2017 and OJK Circular Letter No.16/POJK.04/2021 and we are fully responsible for the correctness of the contents in the Report. This report was prepared by the Board of Directors and has received approval from the Board of Commissioners, to be submitted to stakeholders. This statement was made in all truthfulness.

Jakarta 10 Februari 2023
Jakarta February 10, 2023

Dewan Komisaris,
Board of Commissioners,

Muhamad Chatib Basri
Komisaris Utama/Independen
President Commissioner/Independent

Andrinof A. Chaniago
Wakil Komisaris Utama/Independen
Vice President Commissioner/ Independent

Boedi Armanto
Komisaris Independen
Independent Commissioner

Loeke Larasati Agoestina
Komisaris Independen
Independent Commissioner

Muliadi Rahardja
Komisaris Independen
Independent Commissioner

Ronald Silaban
Komisaris
Commissioner

Arif Budimanta
Komisaris
Commissioner

Faried Utomo
Komisaris
Commissioner

Nawal Nely
Komisaris
Commissioner

Muhammad Yusuf Ateh
Komisaris
Commissioner

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEBERLANJUTAN 2022

STATEMENT OF THE BOARD OF DIRECTORS ON RESPONSIBILITY FOR THE 2022 SUSTAINABILITY REPORT

Kami yang bertanda tangan di bawah ini, Direksi Bank Mandiri menyatakan bahwa semua informasi dalam Laporan Keberlanjutan Bank Mandiri tahun 2022 telah disampaikan secara lengkap sesuai dengan POJK No. 51/POJK.03/2017 dan SEOJK No.16/POJK.04/2021, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, the Board of Directors of Bank Mandiri declare that all information in the 2022 Sustainability Report of Bank Mandiri has been submitted in accordance with OJK Regulation No. 51/POJK.03/2017 and OJK Circular Letter No.16/POJK.04/2021 and we are fully responsible for the correctness of the contents in the Report. This report was prepared by the Board of Directors and has received approval from the Board of Commissioners, to be submitted to stakeholders. This statement was made in all truthfulness.

Jakarta 10 Februari 2023
Jakarta February 10, 2023

Direksi,
Board of Directors,

Darmawan Junaidi
Direkktur Utama
President Director

Alexandra Askandar
Wakil Direktur Utama
Vice President Director

Ahmad Siddik Badruddin
Direktur Manajemen Risiko
Risk Management Director

Agus Dwi Handaya
Direktur Kepatuhan & SDM
Compliance & Human Capital Director

Panji Irawan
Direktur Treasury & International Banking
Treasury & International Banking Director

Riduan
Direktur Commercial Banking
Commercial Banking Director

Aquarius Rudianto
Direktur Jaringan & Retail Banking
Network & Retail Banking Director

Toni E. B. Subari
Direktur Operation
Operations Director

Susana Indah K. Indriati
Direktur Corporate Banking
Corporate Banking Director

Rohan Hafas
Direktur Hubungan Kelembagaan
Institutional Relations Director

Sigit Prastowo
Direktur Keuangan & Strategi
Finance & Strategy Director

Timothy Utama
Direktur Information Technology
Information Technology Director

IAC0132302SN

National Center for Corporate Reporting

Laporan Kesesuaian dengan Standar GRI
Statement of GRI Standards in Accordance Check

National Center for Corporate Reporting (NCCR) telah melakukan pengecekan Kesesuaian dengan Standar GRI atas Laporan Keberlanjutan PT Bank Mandiri (Persero) Tbk 2022 ("Laporan"). Pengecekan dilakukan untuk memberikan gambaran tentang sejauh mana Standar GRI telah diterapkan dalam Laporan tersebut. Pengecekan ini bukan merupakan opini atas kinerja keberlanjutan maupun kualitas informasi yang dimuat dalam Laporan tersebut.

Kami menyimpulkan bahwa Laporan ini telah disusun sesuai dengan Standar GRI - 2021.

Jakarta, 13 Februari 2023

The National Center for Corporate Reporting (NCCR) has conducted a GRI Standards in Accordance Check on PT Bank Mandiri (Persero) Tbk Sustainability Report 2022 ("Report"). The check communicates the extent to which the GRI Standards has been applied in the Report. The check does not provide an opinion on the sustainability performance of the reporter or the quality of the information provided in the report.

We conclude that this report has been prepared in accordance with GRI Standards - 2021.

Jakarta, 13 February 2023

National Center for Corporate Reporting
GRI Standards Aligning Service

Andrew K. Twohig, BCom, BA (Hons), MA, CSRA
Director

mandiri
mandiri

Moores Rowland

Independent Assurance Statement
Report No. 0223/BD/0009/JK

To the Management of PT Bank Mandiri (Persero) Tbk,

We were engaged by PT Bank Mandiri (Persero) Tbk ('Bank Mandiri') to provide assurance in respect to its Sustainability Report 2022 ('the Report'). The assurance engagement was conducted by a multidisciplinary team with relevant experience in sustainability reporting.

Independence

We carried out our assurance with independence and autonomy having not been involved in the preparation of any key part of the Report, nor did we provide any services to Bank Mandiri during 2022 that could conflict with the independence of the assurance engagement.

Assurance Standards

Our work was carried out in accordance with ISAE3000 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' issued by the International Auditing and Assurance Standards Board. This standard requires that we comply with ethical requirements and plan, and perform the assurance engagement to obtain limited assurance.

Level of Assurance

By designing our evidence-gathering procedures to obtain a limited level of assurance based on ISAE3000, readers of the Report can be confident that all risks or errors have been reduced to a very low level, although not necessarily to zero.

Scope of Assurance

The scope of our work is restricted to following selected information:

- Sustainable finance management
- Partnership and community stewardship program
- Human resources management

Responsibility

Bank Mandiri is responsible for the preparation of the Report and all information and claims therein, which include established sustainability management targets, performance management, data collection, etc. In performing this engagement, our responsibility to the management of Bank Mandiri was solely to verify the statements it has made concerning its sustainability performance, specifically as described in the selected information, and expressing our opinion on the conclusions reached.

Methodology

In order to assess the veracity of certain assertions and specified data sets included within the Report, as well as the systems and processes used to manage and report them, the following methods were employed during the engagement process:

- Review of the Report, internal policies, documentation, management and information systems;

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PRAXITY Empowering Business Globally

- Interview of relevant staff involved in sustainability-related management and reporting;
- Data trails to the initial aggregated source, to check samples of data to a greater depth.

Limitations

Our scope of work was limited to a review of the accuracy and reliability of selected sustainability performance-related information. It was not designed to detect all weaknesses in the internal controls over the preparation and presentation of the Report, as the engagement was not performed continuously throughout the period and the procedures performed were undertaken on a test basis.

Conclusions

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Report has not been properly prepared and presented, in all material respects.

All key assurance findings are included herein, while detailed observations and follow-up recommendations have been submitted to Bank Mandiri management in a separate report.

Jakarta, February 17, 2023

James Kallman
Chief Executive Officer

Moores Rowland is an international organization specializing in audit, accounting, tax, legal and advisory services. Moores Rowland is a member of Praxity AISBL, the world's largest Alliance of independent and unaffiliated audit and consultancy companies.

With more than 33,400 professionals operating in 97 countries across the globe, each sharing the same values and sense of responsibility, Praxity is served by Moores Rowland in Indonesia, one of the leading sustainability assurance providers.

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TAUTAN SDG's DALAM STANDAR GRI
SDG's LINKS IN GRI STANDARDS

SDG's	Tema Bisnis Business Theme	Relevansi GRI Standard GRI Standard Relevance	*Disclosure*	Judul Indikator Title Disclosure	Halaman Page
1. MENGHAPUS KEMISKINAN NO POVERTY Mengakhiri kemiskinan dalam segala bentuk dimanapun End poverty in all its forms everywhere	Penghasilan, upah, dan Tunjangan Income, salary and benefits	GRI 202: Keberadaan Pasar (2016) Market Presence (2016)	202-1	Rasio upah karyawan *entry-level* standar Berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage	179
	Pembangunan Ekonomi di wilayah Kemiskinan tertinggi Economic Development in areas of high poverty	GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	215-220
		GRI 207: Pajak (2019) Tax (2019)	207-1	Pendekatan terhadap pajak Approach to tax	108
			207-2	Tata kelola, pengendalian, dan manajemen risiko pajak Tax governance, control, and risk management	108
			207-3	Keterlibatan pemangku kepentingan dan pengelolaan perhatian yang berkaitan dengan pajak Stakeholder engagement and management of concerns related to tax	109
			207-4	Laporan per negara Country-by-country reporting	109
	Operasional yang berdampak pada masyarakat Operations that impact the community	GRI 413: Masyarakat Lokal (2016) Local Communities (2016)	413-2	Operasi yang secara aktual dan yang berpotensi memiliki dampak negatif signifikan terhadap masyarakat lokal Operations with significant actual and potential negative impacts on local communities	214
2. MENGAKHIRI KELAPARAN ZERO HUNGER Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Kinerja Ekonomi Economic Performance	GRI 201: Kinerja Ekonomi (2016) Economic Performance (2016)	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed	95
	Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty	GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	215-220
	Operasional yang berdampak pada masyarakat Operations that impact the community	GRI 413: Masyarakat Lokal (2016) Local Communities (2016)	413-2	Operasi yang secara aktual dan yang berpotensi memiliki dampak negatif signifikan terhadap masyarakat lokal Operations with significant actual and potential negative impacts on local communities	214

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3. KESEHATAN YANG BAIK DAN KESEJAHTERAAN GOOD HEALTH AND WELL-BEING Memastikan kehidupan yang sehat dan mendukung kesejahteraan bagi semua untuk semua usia Ensure healthy lives and promote well-being for all at all ages	Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic development in areas of the highest poverty	GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	215-220
	Kualitas Udara Air Quality	GRI 305: Emisi (2016) Emission (2016)	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	206
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			305-6	Emisi zat perusak ozon (ODS) Emissions of ozone-depleting substances (ODS)	209
			305-7	Nitrogen oksida (NOX), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NO), sulfur oxides (SO), and other significant air emissions	209
	Kesejahteraan Well-being	GRI 401: Kepegawaian (2016) Employement (2016)	401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	182
4. PENDIDIKAN BERMUTU QUALITY EDUCATION Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Pelatihan dan Pendidikan Training and Education	GRI 404: Pelatihan dan Pendidikan (2016) Training and Education (2016)	404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee	187
			404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	181, 183, 191

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5. KESETARAAN GENDER GENDER EQUALITY Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan Achieve gender equality and empower all women and girls	Kesempatan setara Equal opportunity	GRI 2: Pengungkapan Umum (2021) General Disclosure (2021)	2-9	Struktur dan komposisi tata kelola Governance structure and composition	232-233, 239
			2-10	Menominasikan dan memilih badan tata kelola tertinggi Nomination and selection of the highest governance body	242
	Kesetaraan Pria dan Wanita Equal Remuneration for Women and Men	GRI 405: Keberagaman dan Kesetaraan (2016) Diversity and Equal Opportunity (2016)	202-1	Rasio upah karyawan entry-level standar Berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage	179
		GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-1	Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported	215-220
		GRI 401: Kepegawaian (2016) Employees (2016)	401-1	Perekrutan Karyawan Baru dan Pergantian Karyawan New employee hires and employee turnover	172
			401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	182
			401-3	Cuti melahirkan Parental leave	179
		GRI 404: Pelatihan dan Pendidikan (2016) Training and Education (2016)	404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	188
		GRI 405: Keberagaman dan Kesetaraan (2016) Diversity and Equal Opportunity (2016)	405-1	Keberagaman badan tata kelola dan karyawan Diversity of governance bodies and employees	176-177, 180, 183
			405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	178
	Antidiskriminasi Anti-discrimination	GRI 406: Non-Diskriminasi (2016) Non-Discrimination (2016)	406-1	Insiden diskriminasi dan tindakan perbaikan yang dilakukan Incidents of discrimination and corrective actions taken	176

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6. AKSES AIR BERSIH DAN SANITASI CLEAN WATER AND SANITASION Memastikan ketersediaan dan manajemen air bersih yang berkelanjutan dan sanitasi bagi semua Ensure availability and sustainable management of water and sanitation for all					
7. ENERGI BERSIH DAN TERJANGKAU AFFORDABLE AND CLEAN ENERGY Memastikan akses terhadap energi yang terjangkau, dapat diandalkan, berkelanjutan dan modern bagi semua Ensure access to affordable, reliable, sustainable and modern energy for all	Efisiensi energi Energy Efficiency	GRI 302: Energi (2016) Energy (2016)	302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	204
			302-2	Konsumsi energi di luar organisasi Energy consumption outside of the organization	205
			302-3	Intensitas Energi Energy intensity	204
			302-4	Pengurangan konsumsi energi Reduction of energy consumption	204-205
			302-5	Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reductions in energy requirements of products and services	206
8. PEKERJAAN LAYAK DAN PERTUMBUHAN EKONOMI DECENT WORK AND ECONOMIC GROWTH Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Kesempatan bekerja Work opportunity	GRI 2: Pengungkapan Umum (2021) General Disclosure (2021)	2-7	Karyawan Employees	170
	Peningkatan ekonomi Economic improvement	GRI 201: Kinerja Ekonomi (2016) Economic Performance (2016)	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed	95
	Penghasilan, upah, dan Tunjangan Income, wages, and benefits	GRI 202: Keberadaan Pasar (2016) Market Presence (2016)	202-1	Rasio upah karyawan *entry-level* standar Berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage	179
			202-2	Proporsi manajemen senior yang berasal dari masyarakat lokal Proportion of senior management hired from the local community	176

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		GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	215-220
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		GRI 302: Energi (2016) Energy (2016)	302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	204
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			302-5	Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reductions in energy requirements of products and services	206
		GRI 401: Kepegawaian (2016) Employment (2016)	401-1	Perekrutan Karyawan Baru dan Pergantian Karyawan New employee hires and employee turnover	172
			401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	182
			401-3	Cuti melahirkan Parental leave	179
		GRI 402: Hubungan Tenaga Kerja/Manajemen (2016) Labor/Management Relations (2016)	402-1	Periode pemberitahuan minimum terkait perubahan operasional Minimum notice periods regarding operational changes	182
	Pelatihan dan Pendidikan Training and Education	GRI 404: Pelatihan dan Pendidikan (2016) Training and Education (2016)	404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee	187
			404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	181, 183, 191
			404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	188
		GRI 405: Keberagaman dan Kesetaraan (2016) Diversity and Equal Opportunity (2016)	405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	176-177, 180, 183
			405-2	Remunerasi pria dan Wanita Ratio of basic salary and remuneration of women to men	178

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		GRI 406: Non-Diskriminasi (2016) Non-discrimination (2016)	406-1	Insiden diskriminasi dan tindakan perbaikan yang dilakukan Incidents of discrimination and corrective actions taken	176
		GRI 408: Pekerja anak (2016) Child Labor (2016)	408-1	Operasi dan pemasok yang berisiko signifikan terhadap insiden pekerja anak Operations and suppliers at significant risk for incidents of child labor	179
		GRI 409: Kerja Paksa atau Wajib Kerja (2016) Forced or Compulsory Labor (2016)	409-1	Operasi dan pemasok yang berisiko signifikan terhadap insiden kerja paksa atau wajib kerja Operations and suppliers at significant risk for incidents of forced or compulsory labor	179
9. INFRASTRUKTUR, INDUSTRI DAN INOVASI INDUSTRY, INNOVATION AND INFRASTRUCTURE Membangun infrastruktur yang tangguh, mendukung industrialisasi yang inklusif dan berkelanjutan dan membantu perkembangan inovasi Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty	GRI 201: Kinerja Ekonomi (2016) Economic Performance (2016)	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed	95
		GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-1	Dampak Ekonomi Tidak Langsung Indirect economic impact	215-220
10. MENGURANGI KETIMPANGAN REDUCED INEQUALITIES Mengurangi ketimpangan didalam dan antar negara Reduce inequality within and among countries	Pembangunan ekonomi di wilayah kemiskinan tertinggi Economic Development in areas of high poverty	GRI 2: Pengungkapan Umum (2021) General Disclosure (2021)	2-7	Karyawan Employees	170
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			404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	188
		GRI 405: Keberagaman dan Kesetaraan (2016) Diversity and Equal Opportunity (2016)	405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	178
11. KOTA DAN KOMUNITAS YANG BERKELANJUTAN SUSTAINABLE CITIES AND COMMUNITIES Membangun kota dan pemukiman yang inklusif, aman, tangguh dan berkelanjutan Make cities and human settlements inclusive, safe, resilient and sustainable	Investasi infrastruktur Infrastructure Investments	GRI 203: Dampak Ekonomi Tidak Langsung (2016) Indirect Economic Impacts (2016)	203-1	Dampak Ekonomi Tidak Langsung Indirect economic impact	215-220
12. KONSUMSI DAN PRODUKSI YANG BERTANGGUNG JAWAB RESPONSIBLE CONSUMPTION AND PRODUCTION Memastikan pola konsumsi dan produksi yang berkelanjutan Ensure sustainable consumption and production patterns		GRI 302: Energi (2016) Energy (2016)	302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	204
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			302-4	Pengurangan konsumsi energi Reduction of energy consumption	204-205
			302-5	Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reductions in energy requirements of products and services	206
	Kualitas udara Air Quality	GRI 305: Emisi (2016) Emission (2016)	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	206
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			305-3	Emisi GRK (Cakupan 3) tidak langsung lainnya Other indirect (Scope 3) GHG emissions	206
			305-6	Emisi zat perusak ozon (ODS) Emissions of ozone-depleting substances (ODS)	209
			305-7	Nitrogen oksida (NOX), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NO), sulfur oxides (SO), and other significant air emissions	209

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13. PENANGANAN PERUBAHAN IKLIM CLIMATE ACTION Mengambil aksi segera untuk memerangi perubahan iklim dan dampaknya Take urgent action to combat climate change and its impacts	Dampak ekonomi Economic Impact	GRI 201: Kinerja Ekonomi (2016) Economic Performance (2016)	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed	95
	Penggunaan energi Energy use	GRI 302: Energi (2016) Energy (2016)	302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	204
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	Kualitas udara Air Quality	GRI 305: Emisi (2016) Emissions (2016)	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	206
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			305-4	Intensitas emisi GRK GHG emissions intensity	206
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14. MENJAGA EKOSISTEM LAUT LIVE BELOW WATER Mengkonservasi dan memanfaatkan secara berkelanjutan sumber daya laut, samudra dan maritim untuk pembangunan yang berkelanjutan Conserve and sustainably use the oceans, seas and marine resources for sustainable development	Kualitas udara Air Quality	GRI 305: Emisi (2016) Emissions (2016)	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	206
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			305-2	Emisi energi GRK (Cakupan 2) tidak langsung Energy indirect (Scope 2) GHG emissions	206
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16. PERDAMAIAN, KEADILAN DAN KELEMBAGAAN YANG KUAT PEACE, JUSTICE AND STRONG INSTITUTIONS Mendukung masyarakat yang damai dan inklusif untuk pembangunan berkelanjutan, menyediakan akses terhadap keadilan bagi semua dan membangun institusi-institusi yang efektif, akuntabel dan inklusif di semua level Promote peaceful and inclusive communities for sustainable development, provide access to justice for all, and build effective, accountable and inclusive institutions at all levels		GRI 2: Pengungkapan Umum (2021) General Disclosure (2021)	2-23	Komitmen Kebijakan Policy commitments	40, 42, 84, 89, 269
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17. KEMITRAAN UNTUK MENCAPAI TUJUAN PARTNERSHIP FOR THE GOALS Menguatkan ukuran implementasi dan merevitalisasi kemitraan global untuk pembangunan yang berkelanjutan Strengthen the means of implementation and revitalize the global partnership for sustainable development	Inisiatif eksternal External Initiative	GRI 207: Pajak (2019) Tax (2019)	207-1	Pendekatan terhadap pajak Approach to tax	108
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Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Lingkungan Environmental	*ESG Risk Management Policies*	Bank Mandiri senantiasa melalukan penerapan pengelolaan risiko lingkungan, sosial dan tata kelola yang selaras dengan prinsip kehati-hatian dalam setiap aktivitas bisnisnya. Bank Mandiri terus melakukan integrasi aspek LST dalam rangka meningkatkan manajemen risiko yang efektif untuk mengatasi risiko iklim dan sosial yang dihadapi saat ini. **Bank Mandiri telah melakukan identifikasi dan menyusun prosedur pengelolaan risiko LST yang dituangkan dalam Kebijakan Manajemen Risiko LST.** Bank Mandiri consistently implements environmental, social and governance risk management principles based on the precautionary in all business activities. Bank Mandiri strives to improve risk management effectiveness by integrating ESG aspects to address the climate and social risks. **Bank Mandiri has identified and developed ESG risk management procedures as outlined in its ESG Risk Management Policy.**	Bab 4, Hal.84 Chapter 4, Pg.84
Lingkungan Environmental	*Credit policy related to agriculture*	Dalam mengelola risiko LST pada sektor pertanian, khususnya perkebunan kelapa sawit dan CPO, Bank Mandiri mensyaratkan pemenuhan ISPO *(Indonesia Sustainable Palm Oil)* atau sekurang-kurangnya bukti pendaftaran ISPO dari Sertifikasi ISPO Lembaga. **Bank Mandiri juga memperhatikan kebijakan lingkungan dan tenaga kerja debitur (termasuk Keselamatan dan Kesehatan Kerja/K3), tata cara pencegahan dan penanganan kebakaran lahan sesuai standar yang berlaku, kebijakan *No Deforestation, No Peat, No Exploitation* (NDPE) mencakup kebijakan terkait pembukaan lahan, pelestarian area *High Conservation Value* (HCV), serta Instalasi Pengolahan Limbah (IPL), dan Instalasi Pengolahan Limbah (IPL).** In managing ESG risk in the agriculture sector, particularly Palm Oil & CPO plantations, Bank Mandiri requires that ISPO (Indonesian Sustainable Palm Oil) be fulfilled, or at a minimum, that proof of ISPO registration from an ISPO Certification Institution. Additionally, **Bank Mandiri is attentive to the debtor's environmental and labor policies, including Occupational Safety and Health (OHS), procedures for preventing and handling land fires that comply with applicable standards, No Deforestation, No Peat, No Exploitation (NDPE) policies, which encompass policies related to land clearing, conservation of High Conservation Value (HCV) areas, and Waste Treatment Plant (WWTP) installations.**	Bab 4, Hal. 85-86 Chapter 4, Pg. 85-86
Lingkungan Environmental	*Credit policy related to biodiversity*	Dalam mengelola risiko LST pada sektor keanekaragaman hayati, khususnya pada sektor hutan tanaman industri, **Bank Mandiri mensyaratkan pemenuhan dokumen Izin pengelolaan hutan tanaman industri berupa Izin Usaha Pemanfaatan Hasil Hutan Kayu (IUPHHK) dan/atau Bukan Kayu (IUPHHBK), Rencana Kerja Usaha (RKU) yang telah disetujui Kementerian Lingkungan Hidup dan Kehutanan.** In managing ESG risk in the Biodiversity sector, specifically in the Industrial Plantation Forest sector, **Bank Mandiri requires the submission of documents related to Industrial Plantation Forest Management Permits, such as Business Permits for Utilization of Timber Forest Products and/or Non-Timber Forest Products, as well as Business Work Plans that have already been approved by the Ministry of Environment and Forestry.**	Bab 4, Hal. 87 Chapter 4, Pg. 87

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Lingkungan Environmental	*Credit policy related to energy use*	Dalam mengelola risiko LST pada sektor energi dan penggunaan energi, khususnya pembangunan Pembangkit Listrik Tenaga Uap (PLTU) baru, **Bank Mandiri mempertimbangkan jangka waktu pembiayaan agar selaras dengan *timeline* pemerintah terkait transisi energi dan memperhatikan kebijakan debitur terkait lingkungan (emisi karbon, abu batubara, pengelolaan air dan limbah) dan kebijakan ketenagakerjaan.** In managing ESG risks in the Energy and Energy Use sectors, particularly the construction of a new Steam Power Plant, **Bank Mandiri ensures the financing period is in line with the government's timeline for the energy transition. Moreover, the Bank Mandiri pays close attention to the clients' environmental policies, such as carbon emissions, coal ash, water, and waste management, as well as labor policies in social aspects.**	Bab 4, Hal. 86 Chapter 4, Pg. 86
Lingkungan Environmental	*Credit policy related to mining*	Dalam mengelola risiko LST pada sektor pertambangan, **Bank Mandiri mewajibkan debiturnya untuk menerapkan *good mining practices* sesuai peraturan perundang-undangan yang berlaku, termasuk rencana kerja dan anggaran tahunan (RKAB) yang telah disetujui oleh Kementerian Energi dan Sumber Daya Mineral Republik Indonesia, dan/atau dokumen relevan lainnya tentang *good mining practices*.** In the Mining sector, **Bank Mandiri requires its debtors to implement Good Mining Practices in compliance with applicable laws and regulations, including the Annual Work Plan & Budget approved by the Ministry of Energy and Mineral Resources of the Republic of Indonesia, and/or other relevant documents regarding Good Mining Practices.**	Bab 4, Hal. 86 Chapter 4, Pg. 86
Lingkungan Environmental	*Credit policy related to oil and gas*	Dalam mengelola risiko LST pada sektor minyak bumi dan gas alam, khususnya pada sektor usaha hulu eksploitasi minyak dan gas, **Bank Mandiri mensyaratkan pemenuhan dokumen yang menjelaskan status hukum peruntukkan lahan di lokasi yang tidak bermasalah, dokumen Kontrak kerja Sama (KKS), dan memenuhi syarat produksi sesuai peraturan perundang-undangan.** In managing ESG risk in the Oil & Gas sector, especially in the upstream oil and gas exploitation business sector, **Bank Mandiri requires the fulfillment of documents that explain the legal status of land use in non-disputed area, Contract Agreement and compliance with production requirements as per relevant laws and regulations.**	Bab 4, Hal. 87 Chapter 4, Pg. 87
Lingkungan Environmental	*Involvement of Group Credit Risk in ESG due dilligence*	**Bank Mandiri melakukan identifikasi risiko LST dengan melibatkan grup risiko kredit dalam proses *due-diligence*, sejak dalam tahap penentuan nasabah prospektif, analisis kredit, persetujuan hingga *monitoring*, tercermin dalam tabel alur proses pemberian kredit.** **Bank Mandiri identifies ESG risks by involving credit risk groups in the due-diligence process, starting from determining targeted customers, credit analysis, and approval to monitoring, as reflected in the table of the loan process flow.**	Bab 4, Hal. 90 Chapter 4, Pg. 90

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Lingkungan Environmental	*ESG due diligence triggers and risk escalation process clearly defined*	Keterlibatan group risiko kredit dalam **proses *due-diligence* LST juga tercermin dalam mekanisme eskalasi dalam proses pesetujuan dan pemantauan kredit untuk debitur dengan skala besar dan risiko tinggi.** The credit risk group's involvement in the **ESG due-diligence process is also reflected in the escalation mechanism in the credit approval and monitoring process for large-scale and high-risk debtors.**	Bab 4, Hal. 90 Chapter 4, Pg. 90
Lingkungan Environmental	*Company conducts climate-related risk analysis*	Ke depannya, Bank Mandiri akan berupaya untuk melakukan pengukuran dampak risiko iklim yang lebih komprehensif seperti **melakukan analisis *scenario* iklim dan pengujian portfolio kredit pada nasabah terhadap risiko iklim termasuk *transition and physical risk*.** Going forward, Bank Mandiri will aim to measure the impact of climate risk in a more comprehensive manner, such as by **conducting climate scenario analysis and testing customer credit portfolios for climate risk, including transition and physical risks.**	Bab 4, Hal. 84 Chapter 4, Pg. 84
Lingkungan Environmental	*Oversight of ESG risk management in financing activities*	Dalam meningkatkan efektivitas implementasi inisiatif LST dan pengelolaan risiko iklim, Bank Mandiri mengimplementasikan strategi untuk mendorong pembiayaan berkelanjutan dan melakukan penguatan tata kelola LST melalui pembentukan *Environmental, Social and Governance* (ESG) Group di bawah pengawasan langsung Wakil Direktur Utama. Pembentukan ESG Group bertujuan sebagai *control tower* implementasi LST Bank Mandiri, termasuk pengelolaan *framework*, penyelarasan ketentuan yang selaras dengan isu LST dan perubahan iklim, pengelolaan *sustainable portfolio management*, dan strategi operasional Bank yang bertanggung jawab, termasuk fungsi komunikasi dan pelaporan terhadap pihak eksternal dan internal. **Selain diawasi langsung oleh Wakil Direktur Utama, implementasi LST, termasuk di dalamnya pengelolaan risiko iklim, secara rutin dilaporkan kepada komite level direksi yaitu Risk Management and Policy Committee (RMPC) dan Komisaris dalam Komite Pemantau Risiko (KPR).** To further enhance the effectiveness of ESG initiatives and climate risk management, Bank Mandiri has established an Environmental, Social & Governance (ESG) Group with direct supervision of the Vice President Director. The ESG Group serves as a control tower for Bank Mandiri's ESG implementation, managing the framework, aligning applicable ESG and climate change policies, managing Sustainable Portfolio, developing responsible banking & operation strategy, and communicating/reporting to both external and internal parties. **ESG implementation updates, including climate risk mitigation was reported on a regular basis to the Board level committee through the Risk Management and Policy Committee (RMPC) meeting and the Board of Commissioners through the Risk Monitoring Committee (RMC) meeting.**	Bab 4, Hal. 83 Chapter 4, Pg. 83
Lingkungan Environmental	*Evidence of board-level engagement on climate-related risks*		

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Lingkungan Environmental	*Formal management systems to assess ESG risks in financing activities*	Dewan Direksi melakukan pemantauan implementasi dan pemenuhan target LST melalui **forum Risk Management & Credit Policy Committee (RMPC) sesuai dengan tugas & kewenangan yang diatur dalam Keputusan Direksi PT Bank Mandiri (Persero) Tbk, Nomor Kep.Dir/009/2021 tentang Risk Management & Credit Policy Committee.** Board of Directors is responsible in monitoring the implementation and fulfillment of ESG targets through **the Risk Management & Credit Policy Committee (RMPC) forum in accordance with the duties & authorities stipulated in the Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk, Number Kep. Dir/009/2021 on Risk Management & Credit Policy Committee.**	Bab 4, Hal. 90 Chapter 4, Pg. 90
Lingkungan Environmental	*Some evidence of green financing*	Sementara itu, dalam hal penyaluran kredit, **Bank Mandiri telah menyalurkan *sustainable financing* sesuai Kategori Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK 51/2017 sebesar Rp228,7 Tn atau 24,5% dari total kredit, atau meningkat 11,6% dibandingkan dengan tahun 2021.** Meanwhile, in terms of loan disbursement, **Bank Mandiri distributed sustainable financing according to the Sustainable Business Activities Category (KKUB) as set forth in OJK Regulation No. 51/2017 in the amount of Rp228.7 Tn or 24.5% of total loans, or an increase of 11.6% compared to 2021**.	Bab 4, Hal. 75 Chapter 4, Pg. 75
Lingkungan Environmental	*Involvement in green bonds*	Bank Mandiri senantiasa mendukung program pemerintah dalam mewujudkan target keberlanjutan nasional, salah satunya melalui **partisipasi aktif menjadi agen pemasaran produk investasi berbasis ESG bagi masyarakat seperti *Green* Sukuk dan *Green Bond*.** Bank Mandiri is committed to supporting the government's programs and achieving national sustainability targets **by actively participating as a marketer of ESG-based investment products, such as Green Sukuk and Green Bond.**	Bab 4, Hal. 82 Chapter 4, Pg. 82
Sosial Social	*Employee Training on Consumer Financial Protection*	Bank Mandiri **secara rutin setiap bulannya memberikan pelatihan kepada kurang lebih 17.000 karyawan *frontliner* sejak tahun 2000 dengan topik terkait produk dan layanan Bank Mandiri, penanganan pengaduan nasabah, guna meningkatkan pengetahuan dan *refreshing* seluruh karyawan *front-line***. Ini termasuk *post-test* untuk memastikan bahwa materi yang disajikan diterima dan dipahami dengan baik. Bank Mandiri **provides regular training to around 17,000 front-line employees since 2000 on topics related to Mandiri products and services, effective handling customer's complaints, and other themes on monthly basis, in order to improve knowledge among all front-line employees who deal directly with customers**. This includes post-tests to ensure that the material presented is well-received and understood.	Bab 5, Hal. 148 Chapter 5, Pg. 148

Aspek LST ESG Aspect	Masalah Utama Key Issues	Tanggapan Bank Mandiri Bank Mandiri Response	Halaman Page
Sosial Social	*Debt Collection Policy*	Selain memiliki kebijakan perlindungan keuangan konsumen, **Bank Mandiri juga memiliki kebijakan penagihan hutang yang memuat pemenuhan hak-hak debitur** sebagaimana tertuang dalam: 1. Kebijakan Perkreditan Bank Mandiri dengan perubahan terakhir ditandatangani oleh Direksi dan berlaku sejak 7 Maret 2022; 2. Standar Prosedur Operasional *Credit Collection & Recovery* sebagaimana diubah terakhir pada tahun 2022; 3. Peraturan internal lain yang terkait. **Dalam peraturan tersebut, secara umum diatur tata cara penagihan utang dengan tetap melindungi kenyamanan debitur sebagai konsumen.** In addition to having a consumer financial protection policy, **Bank Mandiri also has a debt collection policy that contains the fulfilment of debtor rights** as stated in: 1. Bank Mandiri Credit Policy with the latest amendments signed by the Board of Directors and effective from 7 March 2022; 2. Standard Operating Procedures of Credit Collection & Recovery as last amended in 2022; 3. Other related internal regulations. **The regulation in general stipulates the debt collection procedures while protecting the convenience of debtors as consumers.**	Laporan Tahunan, Bab 6, Hal. 986 Annual Report, Chapter 6, Pg. 986
Sosial Social	*Product/Service Reviews*	**Board-Level Committee secara berkala melakukan pemeriksaan, pemantauan dan evaluasi atas seluruh produk dan layanan yang dimiliki termasuk pengembangan produk & layanan keuangan baru.** Dalam melakukan pengembangan produk dan layanan keuangan baru, Bank Mandiri juga telah memenuhi regulasi termasuk persetujuan dari regulator seperti OJK dan Bapepam. The Board-Level Committee of Bank Mandiri is committed to ensuring the quality and integrity of its products and services. **To this end, the Committee regularly conducts review, monitoring and evaluations of all financial offerings, including the development of new product.** In addition, Bank Mandiri follows strict regulations and guidelines, seeking approval from relevant authorities (OJK, Bapepam, etc) before introducing any new financial products and services.	Bab 5, Hal. 125 Chapter 5, Pg. 125
Sosial Social	*Fair Advertising Policies/ Procedures*	Sebagai mitra keuangan utama pilihan nasabah, Bank Mandiri berkomitmen memberikan produk dan layanan yang adil dan setara sesuai peraturan dan undang-undang yang berlaku. Untuk memastikan hal tersebut, **Bank Mandiri memastikan seluruh pegawai Bank Mandiri khususnya yang berhadapan langsung dengan nasabah memiliki pengetahuan dan kapabilitas yang cukup dan *up-to-date* dengan perkembangan kebutuhan nasabah.** Bank Mandiri, as the preferred financial partner for customers, strives to offer fair and compliant products and services in accordance with relevant laws and regulations. To guarantee this, **the bank ensures that all employees, especially those interacting directly with customers, possess adequate knowledge, skills and stay updated on evolving customer needs.**	Bab 5, Hal. 125 Chapter 5, Pg. 125

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Process for Handling Complaints*	Kepedulian Bank Mandiri pada kepuasan pelanggan diwujudkan dengan penyediaan mekanisme pengaduan bila nasabah mengalami kendala dalam bertransaksi maupun ingin menyampaikan keluhan lainnya. Saluran keluhan pelanggan ini dibangun sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) yang berlaku. Untuk menyediakan layanan yang prima dan profesional, **Bank Mandiri membentuk unit kerja Customer Care Group yang bertugas untuk menyelesaikan seluruh pengaduan nasabah sesuai dengan *Service Level Agreement* (SLA) yang telah ditetapkan. Pengaduan dapat disampaikan secara tertulis maupun lisan melalui berbagai sarana yang memudahkan.** Bank Mandiri places a high priority on customer satisfaction and provides a mechanism for customers to submit complaints or express concerns. In accordance with the regulations set by the Financial Services Authority (OJK), **the bank has established a dedicated customer care unit, Customer Care Group, to handle and resolve all customer complaints in a timely manner and in accordance with the established Service Level Agreement (SLA). Bank Mandiri provides various platform accessible for customers to submit complaints.**	Bab 5, Hal. 151 Chapter 5, Pg. 151
Sosial Social	*Loan Modification Options*	Dalam alur proses pemberian kredit Tahap *Loan Monitoring*, melihat kualitas kredit debitur eksisting melalui berbagai cara salah satunya mekanisme *Watchlist*, mekanisme ini digunakan sebagai *Early Warning Signal* dalam kualitas kredit yang diberikan, yang menganalisa 3 aspek yaitu prospek bisnis debitur ke depan, *performance* keuangan, serta *repayment history*. Apabila berdasarkan *monitoring* tersebut terdapat indikasi adanya penurunan kualitas, maka Bank Mandiri akan melakukan penyelamatan kredit bermasalah, upaya-upaya yang dilakukan oleh Bank terhadap debitur kredit bermasalah yang masih mempunyai prospek dan kinerja usaha serta kemampuan membayar, dengan tujuan untuk meminimalkan kemungkinan timbulnya kerugian bagi Bank dan menyelamatkan kembali kredit yang telah diberikan. **Penyelamatan kredit dapat berupa Restrukturisasi, dimana Restrukturisasi dapat dilakukan antara lain, melalui:** **1. Penurunan suku bunga kredit; 2. Perpanjangan jangka waktu kredit; 3. Pengurangan tunggakan bunga kredit; 4. Pengurangan tunggakan pokok kredit; 5. Penambahan fasilitas kredit; dan/atau 6. Konversi kredit menjadi penyertaan modal sementara.** In the loan monitoring process flow, the credit quality of existing debtors is verified through various ways, one of which is the Watchlist mechanism used as an Early Warning Signal in credit quality, which analyses 3 aspects, namely the debtor's future business prospects, financial performance, and repayment history. The monitoring will indicate a possibility of a decline in quality, hence Bank Mandiri will exercise non-performing loans recovery, efforts will be made by the Bank against non-performing loan debtors who still have prospects and business performance as well as the ability to pay, with the aim at minimizing the possibility of losses for the Bank and to acquire loan recovery. **Loan recovery can be done through restructuring, which can be carried out, among others, through:** **1. Lower lending rates; 2. Extension of the lending term; 3. Reduction of loans interest arrears; 4. Reduction of loans principal arrears; 5. Additional lending facilities; and/or 6. Loans conversion intotemporary capital participation.**	Laporan Tahunan, Bab 6, Hal. 986-987 Annual Report, Chapter 6, Pg. 986-987

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Financial Education Initiatives and Stakeholder Outreach*	Literasi atau pemahaman masyarakat akan keuangan dapat mendukung pertumbuhan kekayaan finansial dan kesejahteraan masyarakat tersebut. Seseorang yang telah memiliki literasi keuangan yang baik akan mampu mengelola keuangan dan mengambil keputusan yang bijak dan bertanggung jawab atas keuangannya. Oleh sebab itu, literasi keuangan merupakan sebuah bentuk investasi dalam masyarakat. **Bank Mandiri mendukung program pemerintah untuk mendorong literasi keuangan yang diwujudkan dengan berbagai program.** Bank Mandiri recognizes the crucial role of financial literacy in promoting both individual financial wealth and overall societal well-being. Individuals with strong financial literacy skills are better equipped to manage their finances and make informed, responsible decisions. As such, financial literacy can be seen as a form of investment in society. In line with this belief, **Bank Mandiri actively supports the government's efforts to increase financial literacy through various programs in partnership with educational institutions.**	Bab 4, Hal. 111 Chapter 4, Pg. 111
Sosial Social	*Oversight of Complaints*	**Proses penyelesaian ini dimonitor secara langsung oleh Direktur Operasional setiap bulannya dan dilaporkan ke regulator.** **The customer complaint report is directly monitored by the Director of Operation on a monthly basis and reported to the regulator.**	Bab 7, Hal. 152 Chapter 7, Pg. 152
Sosial Social	*Scope of support for degree programs and certifications*	Selain itu, **Bank Mandiri juga mempersiapkan pegawai generasi *millennial* di Bank Mandiri sebagai pemimpin masa depan dengan memberikan beasiswa ke Universitas-universitas terbaik dunia.** Hal ini termasuk IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, etc. Setiap tahun, Bank Mandiri memberikan sponsor kepada 25-30 pegawai untuk belajar di luar negeri. Sebagai *top talents*, pegawai-pegawai tersebut didorong untuk memilih jurusan yang berhubungan dengan kebutuhan perusahaan. Jurusan tersebut adalah termasuk *digital business, advanced finance*, dan *data sciences*. Furthermore, Bank Mandiri also prepares its **millennial employees to be the future leaders by providing scholarships to the best universities** in the world. This includes IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, etc. Each year, Bank Mandiri sponsors 25-30 employees to study abroad. As top talents, these employees are encouraged to choose majors that are related to the company's needs. These majors include digital business, advanced finance, and data sciences.	Bab 6, Hal. 186 Chapter 6, Pg. 186

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Extent of grievance reporting or escalation procedures*	Penerapan tata kelola keberlanjutan yang baik tidak dapat dipisahkan dari dukungan para pemangku kepentingan yang memberikan masukan demi menjaga integritas Bank Mandiri. **Para pemangku kepentingan dan pihak eksternal dapat menyampaikan keluhan atau laporan melalui sistem pelaporan pelanggaran (*whistleblowing system*/WBS) yang dinamakan *Letter to* CEO (LTC)**. Sistem ini mendorong keterbukaan dan mencegah potensi pelanggaran *code of conduct* dan *fraud*, seperti indikasi kecurangan, penipuan, penggelapan aset, pembocoran informasi, tindak pidana perbankan, tindak pidana korupsi dan tindakan lain yang dapat dipersamakan dengan *fraud*. The implementation of good sustainability governance is inseparable from the support of stakeholders who provide input to maintain the integrity of Bank Mandiri. **Stakeholders and external parties can raise complaints or reports through a whistleblowing system called Letter to CEO (LTC).** This system promotes transparency and prevents potential violations of the code of conduct and fraud, such as indications of fraud, fraud, embezzlement, information leakage, banking crimes, corruption, and other fraudulent acts.	Bab 9, Hal. 255 Chapter 9, Pg. 255
Sosial Social	*Engagement surveys to monitor employee satisfaction*	**Bank melakukan survei keterikatan kepada 18.466 pegawai** selama periode Desember 2022, dengan skor 88,06%. Survei dilakukan oleh konsultan independen dengan pengukuran terhadap organisasi, kepemimpinan, pengembangan karir, hubungan dan komunikasi, manfaat kompensasi, kecocokan kerja, kontribusi/kesempatan memberikan yang terbaik dan kelompok kerja. **The Bank conducted an engagement survey to 18,466 employees** during the period of December 2022, with a score of 88.06%. The survey was conducted by an independent consultant with measurements on organization, leadership, career development, relationships and communication, compensation benefits, job fit, contribution/opportunity to give the best and work groups.	Bab 6, Hal. 195 Chapter 6, Pg. 195
Sosial Social	*Formal talent pipeline development strategy (forecasts hiring needs, actively develops new pools of talent)*	*Employee Value Proposition* (EVP) diwujudkan dengan mengelola seluruh tahapan siklus kepegawaian yang dituangkan dalam *Employee Life Cycle* (8A) yang **dimulai sejak awal desain struktur dan kapasitas organisasi, *forecast hiring needs*, pembentukan dan pengembangan *talent pool*, hingga program pensiun.** The Employee Value Proposition (EVP) has been realized through the management of all phases of the employment cycle as outlined in the Employee Life Cycle (8A), **from the initial design of organizational structure and capacity, forecasting hiring needs, forming, and developing talent pools, to retirement programs.**	Bab 6, Hal. 159 Chapter 6, Pg. 159
Sosial Social	*Graduate traineeship/ apprenticeship program*	**Bank Mandiri menyiapkan program *Officer Development Program* (ODP) untuk para *fresh graduate* yang akan menjadi karyawan Bank Mandiri.** Di samping itu terdapat *Staff Development Program* (SDP), yaitu program pelatihan karyawan yang akan dipromosikan menuju tingkatan pimpinan dalam Bank Mandiri. **Bank Mandiri has establised Officer Development Program (ODP) to provide fresh graduates with a structured development plan, preparing them for employment at Bank Mandiri.** Furthermore, the Staff Development Program (SDP) is in place as a training program for employee who are being groomed for leadership and managerial positions in Bank Mandiri.	Bab 6, Hal. 172 Chapter 6, Pg. 172

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Partners with educational institutions to develop or deliver joint training programs for staff*	**Bank Mandiri bekerjasama dengan insitusi pendidikan termasuk perguruan tinggi bisnis internasional untuk membangun dan implementasi *leadership learning modules*** seperti National University of Singapore, IMD, IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, dll. **Bank Mandiri collaborates with Educational Institutions in developing and implementing Leadership Learning Modules** for employees such as National University of Singapore, IMD, IESE, Yale SOM, ESADE, New York University, Haas Berkeley, Carnegie Mellon, Virginia Darden, and others. Bank Mandiri actively participating in programs organized by the Public Service Agency for Innovation Management (BLMI) as a speaker.	Bab 6, Hal. 185 Chapter 6, Pg. 185
Sosial Social	*Scope of employee stock ownership plan (ESOP) or employee stock purchase plan (ESPP)*	Berdasarkan Keputusan RUPS Luar Biasa tanggal 29 Mei 2003 sebagaimana tertuang dalam akta Notaris Sutjipto, S.H., No. 142 tanggal 29 Mei 2003, pemegang saham Bank Mandiri juga **menyetujui rencana kepemilikan saham oleh pegawai dan Direksi melalui Program Penjatahan Saham/*Employee Stock Allocation* (ESA) dan Pemberian Opsi Pembelian Saham kepada Manajemen/*Management Stock Option Plan* (MSOP).** Program ESA terdiri dari program Pemberian Saham Bonus *(Share Plan Bonus)* dan program Penjatahan Saham dengan Diskon *(Share Purchase at Discount)*. Sedangkan program MSOP ditujukan untuk Direksi dan pegawai pimpinan pada tingkatan *(grade)* atau kriteria tertentu. Based on the Resolution of Extraordinary GMS dated May 29, 2003 as stated in the notarial deed of Sutjipto, S.H., No. 142 dated 29 May 2003, **Bank Mandiri's shareholders also approved the share ownership plan by employees and the Board of Directors through the Employee Stock Allocation (ESA) Program and the Provision of Share Purchase Options to the Management Stock Option Plan (MSOP)**. The ESA program consists of a Share Plan Bonus program and a Share Purchase at Discount program. Meanwhile, the MSOP program is intended for the Board of Directors and leadership employees at certain levels or criteria.	Laporan Tahunan, Bab 4, Hal. 410 Annual Report, Chapter 4, Pg. 410
Sosial Social	*Non-salary benefits and work/life balance*	**Bank Mandiri memberikan tunjangan karyawan sesuai dengan status kerja dan jenis pekerjaan mereka. Berikut ini tunjangan yang diberikan pada seluruh karyawan baik tetap dan karyawan kontrak.** **Bank Mandiri provides employee allowances according to employment status and type of work. The following allowances are provided to all employee covering both permanent and contract employees.**	Bab 6, Hal. 182-183 Chapter 6, Pg. 182-183

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Regular performance appraisals and feedback processes*	**Tinjauan Kinerja** Tinjauan kinerja menjadi bagian penting dari strategi Human Capital Departemen karena memberikan gambaran terkait kinerja dan capaian karyawan, yang berguna untuk promosi, rotasi atau demosi karyawan. **Feedback Proses Penilaian Kinerja dan Penjelasannya** *Performance management* di Bank Mandiri bukan hanya berfokus pada hasil tetapi juga bagaimana penerapan budaya dan *leadership characteristics* dijalankan pada pengambilan keputusan dan interaksi dalam aktivitas pekerjaan, hal ini termasuk melalui implementasi 360 *degrees survey*. **Performance Overview** Performance overview is an important part of the Human Capital Department's strategy as it provides an overview of employee performance and achievements, which are useful for employee promotion, rotation or demotion. **Performance Appraisal Feedback Process & Explanation** Performance management at Bank Mandiri put an emphasis not only on results but also on the implementation of culture and leadership characteristics on decision making and interactions at work, including through the implementation of 360 degrees survey.	Bab 6, Hal. 188 Chapter 6, Pg. 188
Sosial Social	*Job-specific development training programs*	1. **Pelatihan dan sertifikasi untuk pegawai** antara lain: CISM *(Certified Information Security Manager)*, CISSP *(Certified Information Systems Security Professional)*, CRISC *(Certified in Risk and Information Systems Control)*, ISO 27001 *Lead Implementer*, ISO 27001 *Lead Auditor*, CISA *(Certified Information Systems Auditor)*, CEH *(Certified Ethical Hacker)*, CHFI *(Computer Hacking Forensic Investigator)*, serta *training* berupa *product-based knowledge* untuk memperdalam dan *ekspertise* terhadap produk sistem pengamanan yang dimiliki Bank. 2. Pelatihan untuk vendor/kontraktor: Internal *training* kepada pegawai vendor yang bekerja untuk *support* operasional. 1. **Training and certification for employees**: CISM (Certified Information Security Manager), CISSP (Certified Information Systems Security Professional), CRISC (Certified in Risk and Information Systems Control), ISO 27001 Lead Implementer, ISO 27001 Lead Auditor, CISA (Certified Information Systems Auditor), CEH (Certified Ethical Hacker), CHFI (Computer Hacking Forensic Investigator), as well as training in the form of product-based knowledge to deepen their expertise the Bank's security system products. 2. Training for vendors/contractors: Internal training for vendor employees which working for operational support.	Bab 5, Hal. 135 Chapter 5, Pg. 135
Sosial Social	*Evidence of managerial/ leadership development training*	Berkaitan dengan implementasi program, **Bank Mandiri telah menjalankan berbagai program *leadership* dalam berbagai *level*, dari *Officers*, *Team Leaders*, *Department Heads* dan *Group Head* pada tahun 2022.** In relation to program implementation, **Bank Mandiri has implemented various leadership programs at various levels, from Officers, Team Leaders, Department Heads to Group Heads in 2022.**	Bab 6, Hal. 186 Chapter 6, Pg. 186

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Extent of involvement in Microfinance/ Microinsurance*	**Bank Mandiri menyalurkan pembiayaan dengan mempertimbangkan aspek sosial khususnya kepada masyarakat ekonomi rendah seperti: Kredit Usaha Rakyat (KUR), Agent Banking, dan beberapa produk *fintech* yang berkolaborasi dengan Mandiri Capital Indonesia untuk menyalurkan pembiayaan ke kalangan masyarakat yang spesifik (seperti, Ibu rumah tangga di daerah desa, petani, dll), dan lain-lain.** **Bank Mandiri disbursed financing considering social benefits to underserved market, such as: Government Subsidized Loan (KUR), Agent Banking, Fintech in Collaboration with Mandiri Capital Indonesia of financing specific communities (namely, women in rural area, farmers, etc), etc.**	Bab 4, Hal. 103 Chapter 4, Pg. 103
Sosial Social	*Innovation in Mobile/Online Distribution Channels*	Aplikasi Livin' didesain untuk segmen retail sebagai transformasi digital kami. **Livin berfungsi sebagai platform untuk menjangkau beragam pelanggan retail, khususnya dalam populasi yang tidak terlayani di Indonesia**, yang merupakan negara kepulauan. Pelanggan dapat mendaftar melalui aplikasi Livin, yang dilengkapi dengan fitur *liveness detection* dan pengenalan wajah yang langsung terhubung ke Dinas Kependudukan dan Catatan Sipil. Livin juga memiliki banyak fitur lain seperti isi ulang pintar, penarikan tunai tanpa kartu, layanan hiburan, QR, dan investasi. Livin' app designed for retail segment as our digital transformation. **Livin serves as a platform to reach a wide range of retail customers, particularly in underserved population in Indonesia, which is an archipelago nation.** Customers can register through the Livin app, which is equipped with liveness detection and face recognition features that are directly connected to the Population and Civil Registration agency. Livin also has many other features such as smart top-up, cash withdrawal without a card, entertainment services, QR, and investments.	Bab 4, Hal. 106 Chapter 4, Pg. 106
Sosial Social	*Reach of Points Service (Branches, ATMs, Self-Service, etc.)*	**Layanan digital Bank Mandiri dilengkapi dengan berbagai sarana dan fasilitas lain untuk memudahkan para nasabah**, seperti: 1. 13.027 unit ATM yang terhubung dalam jaringan domestik lewat Gerbang Pembayaran Nasional (GPN) dan jaringan internasional; 2. 5,1 juta *Merchant Quick Response Code Indonesian Standard* (QRIS); 3. 190 ribu *Merchant Electronic Data Capture* (EDC); 4. *E-Commerce* yang tersebar di seluruh Indonesia; 5. Jaringan *e-banking SMS Banking*; 6. *Call Center* 14000; 7. MITA sebagai layanan *chatbanking*. **Bank Mandiri's digital services are equipped with various other facilities and equipment to facilitate customers**, including: 1. 13,027 ATM units connected to domestic network via the National Payment Gateway (GPN) and international network; 2. 5.1 million Merchant Quick Response Code Indonesian Standard (QRIS); 3. 190 thousand Merchant Electronic Data Capture (EDC); 4. E-Commerce spreading throughout Indonesia; 5. E-banking SMS network; 6. Call Center 14000 7. MITA as a chat banking service.	Bab 5, Hal. 124 Chapter 5, Pg. 124

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Innovation in Other Alternative Branchless Distribution Channels (e.g. correspondents, partnerships with retail stores/post offices)*	Agen Mandiri **ini tersebar di seluruh wilayah Indonesia,** terutama di wilayah berpopulasi rendah seperti di pinggiran kota atau pedesaan. Agen Mandiri **berperan penting dalam melayani populasi *underserved*, yang mencakup masyarakat berpendapatan rendah dan tidak teratur, buruh tanpa identitas legal, nasabah yang tidak memilki agunan cukup.** Pada tahun pelaporan, Bank Mandiri telah menyebarkan produk perbankan ke seluruh Indonesia, menyediakan kesempatan kerja untuk 156.191 Agen Mandiri yang terdiri dari 156.949 individu dan 142 badan hukum. Agen Mandiri berhasil memberikan tambahan rekening dan dana, total sebesar 2.287.036 rekening dengan volume dana sebesar Rp12,4 Triliun per 31 Desember 2022. Mandiri Branchless **Agent are spread throughout Indonesia,** particularly in areas with low populations such as in the rural areas. Mandiri Agents also be **the right hand of us to serve underserved population, which includes low-income workers, undocumented workers, customers without sufficient collateral, and others.** In the reporting year, Bank Mandiri helped the distribution of banking products to all corners of Indonesia and provided total employment opportunities to 156,191 Mandiri Agents consisting of 156,949 individuals and 142 legal entities. Mandiri Agent were successful in providing additional accounts and funds, a total of 2,287,036 accounts with a volume of funds of IDR 12.4 Trillion as of December 31, 2022.	Bab 5, Hal. 146 Chapter 5, Pg. 146
Sosial Social	*Scope of company's publicly available data protection policy*	Informasi lebih lanjut mengenai **kebijakan privasi dan keamanan data (termasuk anak perusahaan Bank Mandiri) dapat diakses melalui *website* resmi Bank Mandiri dan anak perusahaan.** Further information regarding **the privacy policy and data security (including our subsidiaries) can be accessed through Bank Mandiri and its subsidiaries' official website.**	Bab 5, Hal. 142-143 Chapter 5, Pg. 142-143
Sosial Social	*Rights provided to individuals regarding the control of their data*	**Bank Mandiri memperhatikan dengan seksama pengelolaan kerahasiaan dan keamanan data pribadi melalui implementasi data *governance framework*, yang diadaptasi dari berbagai *best practice*, di antaranya: 1. Nasabah dapat menambah/ melengkapi dan mengubah *(rectify, change, control)* data pribadi melalui cabang atau *call center*;** 2. Proses *masking* atas data-data yang *sensitive*; 3. Pengamanan atas kebocoran data melalui implementasi *Data Loss Prevention* (DLP) *tool*; 4. *Security awareness* berkala untuk edukasi kepada pegawai dan nasabah mengenai pentingnya menjaga kerahasiaan dan keamanan data pribadi; 5. Pelindungan data pribadi dari kehilangan, kebocoran, kerusakan melalui kontrol keamanan yang memadai. **Bank Mandiri places a strong emphasis on managing personal data privacy and security through the implementation of a comprehensive Data Governance Framework. This framework has been developed by adopting best practices from various sources, including the implementation of: 1. Customer self-service options for rectifying, changing, and controlling personal data through branch offices or the call center;** 2. Masking of sensitive data to protect confidential information; 3. Use of Data Loss Prevention (DLP) tools to secure against data leaks; 4. Regular security awareness training for employees and customers to educate them on the importance of maintaining personal data privacy and security; 5. Adequate security controls to protect personal data from loss, damage, or leakage.	Bab 5, Hal. 144 Chapter 5, Pg. 144

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Sosial Social	*Information Security Policies and Systems audit frequency*	Pada Oktober 2022, pada area *security, system resilience* dan *data privacy* juga telah dilakukan audit **oleh *reputable external* auditor (pihak eksternal yang independen)** yang mengacu pada *best practices*. Ruang lingkup audit meliputi keamanan informasi yang memenuhi prinsip *confidentiality*, *integrity*, *two factor authentication, non repudiation* dan *availability*, serta aspek *privacy data*, dan *fraud management*. **Pelaksanaan audit TI oleh pihak eksternal dilakukan secara berkelanjutan setiap tahun.** In the year 2022, an external audit was conducted in the domains of security, system resilience, and data privacy by **highly reputable independent auditors**. These auditors adhered to industry best practices in the conduct of the audit. The audit's scope comprised information security which aligned with the principles of confidentiality, integrity, two-factor authentication, non-repudiation, and availability, as well as aspects of data privacy and fraud management. **To ensure a continuous level of assurance, the implementation of IT audits by external parties is performed on an annual basis.**	Bab 5, Hal. 136 Chapter 5, Pg. 136
Sosial Social	*Company's executive body responsible for: Privacy and Data security*	**Keseriusan Bank Mandiri dalam memantau keamanan informasi dinyatakan dengan keterlibatan Dewan Komisaris dan Direksi secara langsung dalam topik ini melalui Komite Pemantau Risiko, Board Audit Committee dan Komite Tata Kelola Terintegrasi yang dilakukan secara berkala.** Agenda pembahasan pada rapat komite tersebut antara lain yaitu pelaporan inisiatif ESG aspek *Privacy and Data Security* triwulanan, Sistem pengamanan berlapis Bank Mandiri *(multi layer defense mechanism)*, serta pemenuhan standar *security requirement* Mandiri Group. **Bank Mandiri demonstrates its commitment to ensuring the security of information by actively involving its Board of Commissioners and Directors in regular monitoring efforts through the use of specialized committees, such as the Risk Monitoring Committee, Board Audit Committee, and Integrated Governance Committee.** These committees regularly discuss and review important topics related to information security, such as the reporting of environmental, social, and governance (ESG) initiatives, the implementation of multi-layer defense mechanisms, and adherence to group-wide security requirements.	Bab 5, Hal. 135-136 Chapter 5, Pg. 135-136
Sosial Social	*Scope of employee training on data security and/ or privacy-related risks & procedures*	**Bank Mandiri memberikan pelatihan dan sertifikasi terkait Data *Privacy & Security* untuk mengembangkan *soft skill* dan *hard skill* secara berkala (minimum sekali setahun) kepada seluruh pegawai termasuk vendor/kontraktor.** **Bank Mandiri provides training & certification to develop soft skills and hard skills on a regular basis (minimum once in 1 year) for all employees, both employees and vendors/contractors.**	Bab 5, Hal. 135 Chapter 5, Pg. 135

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Tata Kelola Governance	*Oversight for Ethics Issues*	Membentuk Unit Pengendali Gratifikasi yang merupakan bagian dari Unit Kerja Kepatuhan sebagai koordinator pengendalian gratifikasi di Bank Mandiri sesuai dengan KEP.DIR/64/2021. **Bank Mandiri menerapkan sistem pelaporan gratifikasi yang diawasi langsung oleh Direktur Compliance and Human Capital** dan dilaporkan secara triwulanan kepada Komisi Pemberantasan Korupsi (KPK). Establishing a Gratification Control Unit, which functions as a coordinator of gratification control within its Compliance Work Unit, in accordance with the regulations stipulated in KEP.DIR/64/2021 on the Establishment of Gratification Control Unit. This unit is responsible for implementing a **gratification reporting system, which is directly overseen by the Director of Compliance and Human Capital**. Additionally, the bank is required to provide quarterly reports to the Corruption Eradication Commission (KPK) as part of its commitment to combat corruption.	Bab 9, Hal. 251 Chapter 9, Pg. 251
Tata Kelola Governance	*Bribery and Anti-Corruption Policy*	Korupsi, *fraud* dan gratifikasi sangat merugikan karena berdampak pada biaya ekonomi yang tinggi, merusak sistem keadilan, menciptakan kemiskinan dan meningkatkan ketimpangan. Korupsi, *fraud* dan gratifikasi berdampak buruk bagi industri perbankan karena menyebabkan ketidakpercayaan sehingga berpotensi menghentikan aliran dana dari masyarakat. Untuk itu, **Bank Mandiri berupaya mencegah terjadinya korupsi, *fraud* dan gratifikasi secara berkesinambungan. Bank Mandiri juga telah menerapkan strategi *anti-fraud* (SAF).** Corruption, fraud, and gratuities are detrimental because they lead to high economic costs, undermine the justice system, create poverty and increase inequality. Corruption, fraud, and gratuities are detrimental to the banking industry by instilling distrust and potentially halting the flow of funds from the community. Therefore, **Bank Mandiri strives to prevent corruption, fraud, and gratuities on an ongoing basis. Bank Mandiri also implemented the following antifraud strategy (SAF).**	Bab 9, Hal. 248 Chapter 9, Pg. 248
Tata Kelola Governance	*Regular Audits of Ethical Standards*	Di samping itu, **Bank Mandiri juga telah membentuk Tim Audit Sistem Manajemen Anti Penyuapan (SMAP)**, dan sesuai Nota No. IAU.WCA/CA.242/2022 dari Tim Audit Sistem Manajemen Anti Penyuapan (SMAP) tertanggal 15 Agustus 2022 kepada grup terkait dengan tembusan ke Dir. KPS, Dir. TIB, dan SEVP Internal Audit. Furthermore, Bank Mandiri has established an **Audit Team for the Anti-Bribery Management System (SMAP)**. In accordance with Note No. IAU.WCA/CA.242/2022 from the Anti-Bribery Management System (SMAP) Audit Team, dated August 15, 2022, and addressed to the relevant group with copies to the Director of Compliance and Human Capital, Director of Treasury and International Banking, and SEVP Internal Audit.	Bab 9, Hal. 251 Chapter 9, Pg. 251

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Tata Kelola Governance	*Whistleblower Protection*	**Sistem pelaporan pelanggaran dalam Bank Mandiri dikelola oleh konsultan pihak ketiga independen untuk memastikan independensi dan bertujuan untuk**: 1. Meningkatkan kepercayaan para pemangku kepentingan dalam pengelolaan WBS-LTC; **2. Memberikan rasa aman bagi pelapor/whistleblower**; 3. Meminimalisir risiko benturan kepentingan (conflict of interest); 4. **Memastikan independensi dan profesionalisme;** 5. Memberi kesempatan bagi pelapor untuk memonitor status tindak lanjut laporan WBS-LTC yang disampaikannya. **Bank Mandiri's whistleblowing system is managed by an independent third-party consultant to ensure independence** with the following objectives: 1. Increase stakeholder confidence in themanagement of the WBS-LTC; 2. **Provide a sense of security for whistleblowers**; 3. Reduce the possibility of a conflict of interest; 4. **Ensure Independent and professionalism**; 5. Allow the whistleblower to monitor the status of the WBS-LTC report's follow-up.	Bab 9, Hal. 255-256 Chapter 9, Pg. 255-256
Tata Kelola Governance	*Employee Training on Ethical Standards*	**Di samping insan Bank Mandiri, para mitra bisnis dipastikan memahami dan menerapkan kebijakan antikorupsi, *anti-fraud* dan antigratifikasi dari Bank Mandiri. Pada tahun pelaporan, seluruh (100%) mitra bisnis Bank Mandiri telah menerima pengarahan.** **Alongside Bank Mandiri employees, business partners are ensured to understand and implement Bank Mandiri's anti-corruption, anti-fraud, and antigratification policies. As of the reporting year, all (100%) of Bank Mandiri's business partners have received guidance.**	Bab 9, Hal. 254 Chapter 9, Pg. 254
Tata Kelola Governance	*Anti-Corruption Policy for Suppliers*	**Komitmen Bank Mandiri pada *zero tolerance* korupsi, *fraud* dan gratifikasi diwujudkan dengan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan pada bidang *Procurement* dan Vendor *Management*. Seluruh pemasok diwajibkan untuk mematuhi kebijakan antikorupsi yang dikomunikasikan kepada mereka.** **Bank Mandiri's commitment to zero tolerance of corruption, fraud and gratification is realized through certification of ISO 37001:2016 Anti-Bribery Management System in Procurement and Vendor Management. All suppliers are required to comply with the communicated anti-corruption policies.**	Bab 9, Hal. 254-255 Chapter 9, Pg. 254-255

Aspek LST ESG Aspect	**Masalah Utama** Key Issues	**Tanggapan Bank Mandiri** Bank Mandiri Response	**Halaman** Page
Tata Kelola Governance	*Policies Related to Anti-Money Laundering*	Di tengah era globalisasi dan kemajuan teknologi informasi yang semakin kompleks melintasi batas yurisdiksi, Bank Mandiri sebagai institusi keuangan akan menghadapi konsekuensi terhadap kemungkinan dimanfaatkan oleh pelaku pencucian uang, pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah masal. Hal ini antara lain disebabkan oleh tersedianya beragam pilihan transaksi, baik dari sisi produk maupun *delivery channel* yang memungkinkan untuk dimanfaatkan oleh pelaku tindak pidana dalam melancarkan tindak kejahatannya. Sejalan dengan hal tersebut, **Bank Mandiri senantiasa menyusun langkah-langkah strategis dalam rangka memitigasi risiko tersebut melalui penerapan program APU PPT PPPSPM berbasis risiko (*Risk Based Approach*- RBA) pada aktivitas operasional dan bisnis Bank.** Amidst the era of globalization and increasingly complex information technology crossing jurisdictional boundaries, Bank Mandiri, as a financial institution, will face the consequences of the possibility of being exploited by money launderers, terrorism financiers, and the financing of mass destruction weapons proliferation. This is due, among other reasons, to the availability of various transaction options, both in terms of products and delivery channels, which can be exploited by criminals to carry out their illegal activities. In line with this, **Bank Mandiri consistently develops strategic measures to mitigate these risks through the implementation of a Risk-Based Approach (RBA) of Anti-Money Laundering**, Counter Terrorism Financing, and Prevention of Financing of Mass Destruction Weapons Proliferation (AML CTF PFPWMD) program in the Bank's operational and business activities.	Bab 9, Hal. 257 Chapter 9, Pg. 257

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN KEBERLANJUTAN TAHUN SEBELUMNYA
RESPONSES TO THE PRECEDING YEAR'S REPORT FEEDBACK

[OJK G.3]

Terkait laporan keberlanjutan tahun 2021, kami tidak mendapatkan umpan balik. Namun demikian, Bank Mandiri senantiasa membuka diri untuk *feedback* dan masukan demi kemajuan laporan, dengan menyediakan *form* dan sarana bagi para pemangku kepentingan untuk menyampaikan masukan-masukan mereka.

Regarding the 2021 sustainability report, we did not receive any feedback. Nevertheless, Bank Mandiri is always open to feedback and input for the progress of the report by providing forms and channels for stakeholders to provide their input.

LEMBAR UMPAN BALIK
FEEDBACK SHEET

[GRI 2-3] [OJK G.2]

PROFIL ANDA (Mohon diisi bila berkenan)
YOUR PROFILE (Please fill out the form below)

Nama : _____
Name

Institusi/perusahaan : _____
Institution/Company

Email : _____

Telp/HP : _____
Phone/Mobile

GOLONGAN PEMANGKU KEPENTINGAN
STAKEHOLDER GROUPS

- ☐ Pemegang saham/investor
  Shareholders/Investors
- ☐ Nasabah
  Customers
- ☐ Pegawai
  Employees
- ☐ Serikat Pekerja
  Trade Unions
- ☐ Media
  Media
- ☐ Pemasok
  Suppliers
- ☐ Organisasi masyarakat/NGO
  Community Organizations/NGOs
- ☐ Pemerintah/OJK
  Government/OJK
- ☐ Organisasi Bisnis
  Business Organizations
- ☐ Lain-lain/Others:

Bagaimana penilaian Anda mengenai penulisan laporan ini How would you rate the content of this report	Tidak setuju Strongly Disagree	Kurang setuju Disagree	Tidak tahu Neutral	Setuju Agree	Sangat setuju Strongly Agree
Laporan ini mudah dimengerti This report is easy to understand					
Laporan ini bermanfaat This report is useful					
Laporan ini sudah menggambarkan kinerja LJK dalam pembangunan berkelanjutan This report describes the performance of Financial Services Institutions in sustainable development					

Bagaimana penilaian Anda mengenai tingkat materialitas topik-topik di bawah ini: How would you rate the materiality level on the following topics:	Tidak penting Strongly Disagree	Kurang penting Disagree	Tidak tahu Neutral	Penting Agree	Sangat penting Strongly Agree
Kinerja ekonomi Economic performance					
Dampak ekonomi tidak langsung Indirect economic impact					
Kinerja keuangan berkelanjutan Sustainable financial performance					
Pendidikan dan pelatihan Education and training					
Ketenagakerjaan Employment					
Privasi nasabah Customer privacy					
Antikorupsi Anti-Corruption					
Kinerja lingkungan Environmental performance					

Mohon berikan saran, usul, atau komentar Anda atas laporan ini:
Please provide your suggestions or comments on this report:

_____
_____
_____

2022

Laporan Keberlanjutan
Sustainability Report

mandiri

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Serta Merupakan Peserta Penjaminan LPS