

INDEKS KONTEN GRI GRI CONTENT INDEX

Statement of use	Bank Mandiri telah melaporkan sesuai (<i>in accordance</i>) dengan GRI Standards untuk periode 1 Januari 2022 - 31 Desember 2022 Bank Mandiri has reported in accordance with the GRI Standards for the period January 1, 2022, to December 31, 2022
GRI 1 used	GRI 1: <i>Foundation</i> 2021
Applicable GRI Sector Standard	GRI G4 <i>Financial Services Sector Disclosure</i>

Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
GRI 2: <i>Disclosure</i> Umum 2021 General Disclosure 2021		ORGANISASI DAN PRAKTIK PELAPORAN THE ORGANIZATION AND ITS REPORTING PRACTICES	
2-1	Detail organisasi Organizational details	34-35	
2-2	Entitas yang termasuk dalam laporan keberlanjutan Entities included in the organization's sustainability reporting	45	
2-3	Periode pelaporan, frekuensi dan poin kontak Reporting period, frequency and contact point	294, 299, 348	
2-4	Pernyataan kembali Restatements of information	294	
2-5	Assurans eksternal External assurance	295	
AKTIVITAS DAN PEKERJA ACTIVITIES AND WORKERS			
2-6	Aktivitas, rantai nilai dan hubungan bisnis lainnya Activities, value chain and other business relationships	34, 38, 46, 125, 130	
2-7	Karyawan Employees	170	
2-8	Pekerja yang bukan karyawan Workers who are not employees	170	
TATA KELOLA GOVERNANCE			
2-9	Struktur dan komposisi tata Kelola Governance structure and composition	232-233, 239	
2-10	Nominasi dan seleksi dewan tata kelola tertinggi Nomination and selection of the highest governance body	242	
2-11	Pimpinan dari dewan tata kelola tertinggi Chair of the highest governance body	243	
2-12	Peran dewan tata kelola tertinggi dalam mengawasi dampak manajemen Role of the highest governance body in overseeing the management of impacts	244	
2-13	Delegasi tanggung jawab untuk mengelola dampak Delegation of responsibility for managing impacts	244	
2-14	Peran badan tata kelola tertinggi dalam pelaporan keberlanjutan Role of the highest governance body in sustainability reporting	245	
2-15	Konflik kepentingan Conflicts of interest	245	
2-16	Mengomunikasikan hal-hal kritis Communication of critical concerns	260	



Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
	2-17	Pengetahuan kolektif badan tata kelola tertinggi Collective knowledge of the highest governance body	262
	2-18	Mengevaluasi kinerja badan tata kelola tertinggi Evaluation of the performance of the highest governance body	266
	2-19	Kebijakan remunerasi Remuneration policies	267
	2-20	Proses untuk menentapkan remunerasi Process to determine remuneration	267
	2-21	Rasio kompensasi total tahunan Annual total compensation ratio	268
STRATEGI, KEBIJAKAN DAN PRAKTIK STRATEGY, POLICIES AND PRACTICES			
	2-22	Pernyataan tentang strategi pengembangan keberlanjutan Statement on sustainable development strategy	22
	2-23	Komitmen kebijakan Policy commitments	40, 42, 84, 89, 269
	2-24	Komitmen kebijakan yang termasuk Embedding policy commitments	269
	2-25	Proses untuk mengelola dampak negatif Processes to remediate negative impacts	270
	2-26	Mekanisme untuk saran dan masalah etika Mechanisms for seeking advice and raising concerns	255
	2-27	Kepatuhan pada peraturan dan perundangan Compliance with laws and regulations	232
	2-28	Keanggotaan asosiasi Membership associations	46
KETERLIBATAN PEMANGKU KEPENTINGAN STAKEHOLDER ENGAGEMENT			
	2-29	Pendekatan terhadap keterlibatan pemangku kepentingan Approach to stakeholder engagement	270
	2-30	Perjanjian perundingan kolektif Collective bargaining agreements	180
GRI 3: Topik Material 2021 Material Topics 2021	TOPIK MATERIAL MATERIAL TOPICS		
	3-1	Proses penetapan topik material Process to determine material topics	296
	3-2	Daftar topik material List of material topics	297
	3-3	Manajemen topik material Management of material topics	297

Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
DISCLOSURE TOPIK SPESIFIK SPECIFIC TOPIC DISCLOSURE			
EKONOMI ECONOMY			
GRI 3: Topik Material 2021 Material Topics 2021	KINERJA EKONOMI ECONOMIC PERFORMANCE		
GRI 201: Kinerja Ekonomi 2016 Economic Performance 2016	3-3	Manajemen topik material Management of material topics	297
	201-1	Nilai Ekonomi Langsung yang dihasilkan dan didistribusikan Direct economic value generated and distributed	95
	201-2	Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim Financial implications and other risks and opportunities due to climate change	82, 109
	201-3	Kewajiban program pensiun manfaat pasti dan program pensiun lainnya Defined benefit plan obligations and other retirement plans	181
	201-4	Bantuan finansial yang diterima dari pemerintah Financial assistance received from government	107
GRI 3: Topik Material 2021 Material Topics 2021	KEBERADAAN PASAR MARKET PRESENCE		
GRI 202: Keberadaan Pasar 2016 Market Presence 2016	3-3	Manajemen topik material Management of material topics	297
	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
GRI 3: Topik Material 2021 Material Topics 2021	DAMPAK EKONOMI TIDAK LANGSUNG INDIRECT ECONOMIC IMPACT		
GRI 203: Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impact 2016	3-3	Manajemen topik material Management of material topics	297
	203-1	Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported	215-220
	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	215-220
GRI 3: Topik Material 2021 Material Topics 2021	PRAKTIK PENGADAAN PROCUREMENT PRACTICES		
GRI 204: Praktik Pengadaan 2016 Procurement Practices 2016	3-3	Manajemen topik material Management of material topics	297
	204-1	Proporsi pengeluaran untuk pemasok lokal Proportion of spending on local suppliers	109
GRI 3: Topik Material 2021 Material Topics 2021	ANTIKORUPSI ANTI-CORRUPTION		
	3-3	Manajemen topik material Management of material topics	297



Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
GRI 205: Antikorupsi 2016 Anti-corruption 2016	205-1	Operasi-operasi yang dinilai memiliki risiko terkait korupsi Operations assessed for risks related to corruption	248
	205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi Communication and training about anti-corruption policies and procedures	252-253, 255
	205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Confirmed incidents of corruption and actions taken	255
GRI 3: Topik Material 2021 Material Topics 2021	PAJAK TAX		
	3-3	Manajemen topik material Management of material topics	297
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
LINGKUNGAN ENVIRONMENT			
GRI 3: Topik Material 2021 Material Topics 2021	ENERGI ENERGY		
	3-3	Manajemen topik material Management of material topics	297
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
GRI 3: Topik Material 2021 Material Topics 2021	EMISI EMISSIONS		
	3-3	Manajemen topik material Management of material topics	297
GRI 305: Emisi 2016 Emissions 2016	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	206
	305-2	Emisi energi GRK (Cakupan 2) tidak langsung Energy indirect (Scope 2) GHG emissions	206
	305-3	Emisi GRK (Cakupan 3) tidak langsung lainnya Other indirect (Scope 3) GHG emissions	206
	305-4	Intensitas emisi GRK GHG emissions intensity	206

Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
	305-5	Pengurangan emisi GRK Reduction of GHG emissions	207
	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 signifikan lainnya Nitrogen oxides (NO), sulfur oxides (SO), and other significant air emissions	209
SOSIAL SOCIAL			
GRI 3: Topik Material 2021 Material Topics 2021	KEPEGAWAIAN EMPLOYMENT		
GRI 401: Kepegawaian 2016 Employment 2016	3-3	Manajemen topik material Management of material topics	297
	401-1	Perekruitan karyawan baru dan perputaran 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 3: Topik Material 2021 Material Topics 2021	HUBUNGAN TENAGA KERJA/MANAJEMEN LABOR/MANAGEMENT RELATIONS		
GRI 402: Hubungan Tenaga Kerja/Manajemen 2016 Labor/Management Relations 2016	3-3	Manajemen topik material Management of material topics	297
	402-1	Periode pemberitahuan minimum terkait perubahan operasional Minimum notice periods regarding operational changes	182
GRI 3: Topik Material 2021 Material Topics 2021	PELATIHAN DAN PENDIDIKAN TRAINING AND EDUCATION		
GRI 404: Pelatihan dan Pendidikan 2016 Training and Education 2016	3-3	Manajemen topik material Management of material topics	297
	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 3: Topik Material 2021 Material Topics 2021	KEBERAGAMAN DAN KESETARAAN DIVERSITY AND EQUAL OPPORTUNITY		
	3-3	Manajemen topik material Management of material topics	297



Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
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	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	178
GRI 3: Topik Material 2021 Material Topics 2021	NON DISKRIMINASI NON-DISCRIMINATION		
	3-3	Manajemen topik material Management of material topics	297
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 3: Topik Material 2021 Material Topics 2021	PEKERJA ANAK CHILD LABOR		
	3-3	Manajemen topik material Management of material topics	297
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 3: Topik Material 2021 Material Topics 2021	KERJA PAKSA ATAU WAJIB KERJA FORCED OR COMPULSORY LABOR		
	3-3	Manajemen topik material Management of material topics	297
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
GRI 3: Topik Material 2021 Material Topics 2021	PRAKTIK-PRAKTIK KEAMANAN SECURITY PRACTICES		
	3-3	Manajemen topik material Management of material topics	297
GRI 410: Praktik-praktik Keamanan 2016 Security Practices 2016	410-1	Petugas keamanan yang dilatih mengenai kebijakan atau prosedur hak asasi manusia Security personnel trained in human rights policies or procedures	191
GRI 3: Topik Material 2021 Material Topics 2021	MASYARAKAT LOKAL LOCAL COMMUNITIES		
	3-3	Manajemen topik material Management of material topics	297
GRI 413: Masyarakat Lokal 2016 Local Communities 2016	413-1	Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan Operations with local community engagement, impact assessments, and development programs	214

Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
	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
GRI 3: Topik Material 2021 Material Topics 2021	KEBIJAKAN PUBLIK PUBLIC POLICY		
	3-3	Manajemen topik material Management of material topics	297
GRI 415: Kebijakan Publik 2016 Publik Policy 2016	415-1	Kontribusi politik Political contributions	270
GRI 3: Topik Material 2021 Material Topics 2021	PEMASARAN DAN PELABELAN MARKETING AND LABELING		
	3-3	Manajemen topik material Management of material topics	297
GRI 417: Pemasaran dan Pelabelan 2016 Marketing and Labeling 2016	417-1	Persyaratan untuk Pelabelan dan Informasi Produk dan Jasa Requirements for product and service information and labeling	150
	417-2	Insiden Ketidakpatuhan terhadap Pelabelan dan Informasi Produk dan Jasa Incidents of non-compliance concerning product and service information and labeling	150
	417-3	Insiden ketidakpatuhan terkait komunikasi pemasaran Incidents of non-compliance concerning marketing communications	150
GRI 3: Topik Material 2021 Material Topics 2021	PRIVASI PELANGGAN CUSTOMER PRIVACY		
	3-3	Manajemen topik material Management of material topics	297
GRI 418: Privasi Pelanggan 2016 Customer Privacy 2016	418-1	Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan Substantiated complaints concerning breaches of customer privacy and losses of customer data	145
GRI 3: Topik Material 2021 Material Topics 2021	KEPATUHAN SOSIAL EKONOMI SOCIOECONOMIC COMPLIANCE		
	3-3	Manajemen topik material Management of material topics	297
GRI 419: Kepatuhan Sosial Ekonomi 2016 Socioeconomic Compliance 2016	419-1	Ketidakpatuhan terhadap undang-undang dan peraturan di bidang sosial dan ekonomi Non-compliance with laws and regulations in the social and economic area	232



DISCLOSURE SEKTOR KEUANGAN
FINANCIAL SECTOR DISCLOSURE

Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
GRI G4: <i>Disclosure Sektor Jasa Keuangan</i> Financial Services Sector Disclosure	PRODUK PORTOFOLIO PORTFOLIO PRODUCT		
	FS1	Kebijakan dengan komponen lingkungan dan sosial yang spesifik yang diaplikasikan pada lini bisnis Policies with specific environmental and social components applied to business lines	84
	FS2	Prosedur untuk memeriksa dan menyaring risiko lingkungan dan sosial pada lini bisnis Procedures for assessing and screening environmental and social risks in business lines	89
	FS3	Proses untuk memonitor implementasi dan kepatuhan klien terhadap persyaratan lingkungan dan sosial Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	89
	FS4	Proses untuk meningkatkan kompetensi staf dalam mengimplementasikan kebijakan lingkungan dan sosial serta prosedur yang diaplikasikan pada lini bisnis Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	191
	FS5	Interaksi dengan klien/penanam modal/mitra bisnis terkait risiko serta kesempatan terkait lingkungan dan sosial Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	92
	FS6	Persentase dari portfolio untuk lini bisnis menurut wilayah, menurut ukuran (contoh: mikro/SME/besar), dan menurut sektor Percentage of the portfolio for business lines by specific region, Size (e.g. micro/sme/large) and by sector	101-102
	FS7	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	101-103
	FS8	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan lingkungan yang spesifik untuk setiap lini bisnis Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	104
	AUDIT		
	FS9	Cakupan dan frekuensi audit serta prosedur penilaian risiko Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	119
	KEPEMILIKAN AKTIF ACTIVE OWNERSHIP		
	FS10	Persentase dan jumlah perusahaan dalam portofolio institusi dengan mana organisasi pelapor berinteraksi dalam isu lingkungan atau sosial Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	76

DISCLOSURE SEKTOR KEUANGAN FINANCIAL SECTOR DISCLOSURE			
Standar GRI GRI Standard	No Disclosure Disclosure Number	Keterangan Description	Halaman Page
	FS11	Persentase aset di mana dilakukan penyaringan lingkungan atau sosial secara positif dan negatif Percentage of assets subject to positive and negative environmental or social screening	92
KOMUNITAS LOKAL LOCAL COMMUNITY			
	FS13	Titik akses pada wilayah dengan populasi penduduk rendah atau keadaan ekonomi yang kurang menguntungkan Access points in low-populated or economically disadvantaged areas by type	146
	FS14	Inisiatif untuk meningkatkan akses layanan finansial bagi para penyandang cacat Initiatives to improve access to financial services for disadvantaged people	147
TANGGUNG JAWAB PRODUK PRODUCT RESPONSIBILITY			
	FS15	Kebijakan untuk rancangan dan penjualan produk dan layanan yang adil Policies for the fair design and sale of financial products and services	130, 150
	FS16	Inisiatif untuk meningkatkan literasi keuangan menurut tipe penerima Initiatives to enhance financial literacy by type of beneficiary	114

Topik dalam GRI Sector Standard yang ditetapkan tidak material Topics in the applicable GRI Sector Standards determined as not material	
TOPIK TOPIC	PENJELASAN EXPLANATION
Disclosure Sektor Jasa Keuangan Financial Services Sector Disclosure	
F12 Kebijakan pemungutan suara yang diaplikasikan pada isu lingkungan atau sosial untuk saham di mana perusahaan memiliki hak untuk memberikan suara atau nasihat melalui pemungutan suara. Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Tidak relevan karena dalam peraturan perusahaan, Bank Mandiri tidak memiliki skema pemungutan suara untuk isu lingkungan dan sosial. It is irrelevant because, under company regulations, Bank Mandiri does not have a voting scheme for environmental and social issues.