

INDEKS ESG MSCI

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Lingkungan Environmental	ESG Risk Management Policies	Bank Mandiri senantiasa melakukan 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 (<i>Indonesia Sustainable Palm Oil</i>) 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 <i>No Deforestation, No Peat, No Exploitation</i> (NDPE) mencakup kebijakan terkait pembukaan lahan, pelestarian area <i>High Conservation Value</i> (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



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Lingkungan Environmental	<i>Credit policy related to energy use</i>	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 <i>timeline</i> 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	<i>Credit policy related to mining</i>	Dalam mengelola risiko LST pada sektor pertambangan, Bank Mandiri mewajibkan debiturnya untuk menerapkan <i>good mining practices</i> 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 <i>good mining practices</i>. 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	<i>Credit policy related to oil and gas</i>	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	<i>Involvement of Group Credit Risk in ESG due diligence</i>	Bank Mandiri melakukan identifikasi risiko LST dengan melibatkan grup risiko kredit dalam proses <i>due-diligence</i>, sejak dalam tahap penentuan nasabah prospektif, analisis kredit, persetujuan hingga <i>monitoring</i>, 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

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Lingkungan Environmental	<i>ESG due diligence triggers and risk escalation process clearly defined</i>	Keterlibatan group risiko kredit dalam proses due-diligence LST juga tercermin dalam mekanisme eskalasi dalam proses persetujuan 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	<i>Company conducts climate-related risk analysis</i>	Ke depannya, Bank Mandiri akan berupaya untuk melakukan pengukuran dampak risiko iklim yang lebih komprehensif seperti melakukan analisis <i>scenario</i> iklim dan pengujian portfolio kredit pada nasabah terhadap risiko iklim termasuk <i>transition and physical risk</i>. 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	<i>Oversight of ESG risk management in financing activities</i>	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 <i>Environmental, Social and Governance</i> (ESG) Group di bawah pengawasan langsung Wakil Direktur Utama. Pembentukan ESG Group bertujuan sebagai <i>control tower</i> implementasi LST Bank Mandiri, termasuk pengelolaan <i>framework</i>, penyelarasan ketentuan yang selaras dengan isu LST dan perubahan iklim, pengelolaan <i>sustainable portfolio management</i>, 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	<i>Evidence of board-level engagement on climate-related risks</i>		



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Lingkungan Environmental	<i>Formal management systems to assess ESG risks in financing activities</i>	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	<i>Some evidence of green financing</i>	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	<i>Involvement in green bonds</i>	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 <i>Green Sukuk</i> dan <i>Green Bond</i>. 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	<i>Employee Training on Consumer Financial Protection</i>	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 <i>refreshing</i> seluruh karyawan <i>front-line</i>. Ini termasuk <i>post-test</i> 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

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Sosial Social	<i>Debt Collection Policy</i>	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 <i>Credit Collection & Recovery</i> 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	<i>Product/Service Reviews</i>	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	<i>Fair Advertising Policies/ Procedures</i>	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



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Sosial Social	<i>Process for Handling Complaints</i>	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 <i>Service Level Agreement</i> (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	<i>Loan Modification Options</i>	Dalam alur proses pemberian kredit Tahap <i>Loan Monitoring</i>, melihat kualitas kredit debitur eksisting melalui berbagai cara salah satunya mekanisme <i>Watchlist</i>, mekanisme ini digunakan sebagai <i>Early Warning Signal</i> dalam kualitas kredit yang diberikan, yang menganalisa 3 aspek yaitu prospek bisnis debitur ke depan, <i>performance</i> keuangan, serta <i>repayment history</i>. Apabila berdasarkan <i>monitoring</i> 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 into temporary capital participation.	Laporan Tahunan, Bab 6, Hal. 986-987 Annual Report, Chapter 6, Pg. 986-987

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Sosial Social	<i>Financial Education Initiatives and Stakeholder Outreach</i>	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	<i>Oversight of Complaints</i>	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	<i>Scope of support for degree programs and certifications</i>	Selain itu, Bank Mandiri juga mempersiapkan pegawai generasi <i>millennial</i> 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 <i>top talents</i>, pegawai-pegawai tersebut didorong untuk memilih jurusan yang berhubungan dengan kebutuhan perusahaan. Jurusan tersebut adalah termasuk <i>digital business, advanced finance, dan data sciences</i>. 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



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Sosial Social	<i>Extent of grievance reporting or escalation procedures</i>	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 <i>code of conduct</i> dan <i>fraud</i>, seperti indikasi kecurangan, penipuan, penggelapan aset, pembocoran informasi, tindak pidana perbankan, tindak pidana korupsi dan tindakan lain yang dapat dipersamakan dengan <i>fraud</i>. 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	<i>Engagement surveys to monitor employee satisfaction</i>	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	<i>Formal talent pipeline development strategy (forecasts hiring needs, actively develops new pools of talent)</i>	<i>Employee Value Proposition (EVP)</i> diwujudkan dengan mengelola seluruh tahapan siklus kepegawaian yang dituangkan dalam <i>Employee Life Cycle (8A)</i> 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	<i>Graduate traineeship/ apprenticeship program</i>	Bank Mandiri menyiapkan program Officer Development Program (ODP) untuk para fresh graduate yang akan menjadi karyawan Bank Mandiri. Di samping itu terdapat <i>Staff Development Program (SDP)</i>, yaitu program pelatihan karyawan yang akan dipromosikan menuju tingkatan pimpinan dalam Bank Mandiri. Bank Mandiri has established 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

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Sosial Social	<i>Partners with educational institutions to develop or deliver joint training programs for staff</i>	Bank Mandiri bekerjasama dengan insitusi pendidikan termasuk perguruan tinggi bisnis internasional untuk membangun dan implementasi <i>leadership learning modules</i> 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	<i>Scope of employee stock ownership plan (ESOP) or employee stock purchase plan (ESPP)</i>	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/ <i>Employee Stock Allocation</i> (ESA) dan Pemberian Opsi Pembelian Saham kepada Manajemen/ <i>Management Stock Option Plan</i> (MSOP). Program ESA terdiri dari program Pemberian Saham Bonus (<i>Share Plan Bonus</i>) dan program Penjatahan Saham dengan Diskon (<i>Share Purchase at Discount</i>). Sedangkan program MSOP ditujukan untuk Direksi dan pegawai pimpinan pada tingkatan (<i>grade</i>) 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	<i>Non-salary benefits and work/life balance</i>	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	<i>Regular performance appraisals and feedback processes</i>	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 <i>Performance management</i> di Bank Mandiri bukan hanya berfokus pada hasil tetapi juga bagaimana penerapan budaya dan <i>leadership characteristics</i> dijalankan pada pengambilan keputusan dan interaksi dalam aktivitas pekerjaan, hal ini termasuk melalui implementasi <i>360 degrees survey</i>. 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	<i>Job-specific development training programs</i>	1. Pelatihan dan sertifikasi untuk pegawai antara lain: CISM (<i>Certified Information Security Manager</i>), CISSP (<i>Certified Information Systems Security Professional</i>), CRISC (<i>Certified in Risk and Information Systems Control</i>), ISO 27001 <i>Lead Implementer</i>, ISO 27001 <i>Lead Auditor</i>, CISA (<i>Certified Information Systems Auditor</i>), CEH (<i>Certified Ethical Hacker</i>), CHFI (<i>Computer Hacking Forensic Investigator</i>), serta <i>training</i> berupa <i>product-based knowledge</i> untuk memperdalam dan <i>expertise</i> terhadap produk sistem pengamanan yang dimiliki Bank. 2. Pelatihan untuk vendor/kontraktor: <i>Internal training</i> kepada pegawai vendor yang bekerja untuk <i>support</i> operasional. 1. Training and certification for employees: CISM (<i>Certified Information Security Manager</i>), CISSP (<i>Certified Information Systems Security Professional</i>), CRISC (<i>Certified in Risk and Information Systems Control</i>), ISO 27001 <i>Lead Implementer</i>, ISO 27001 <i>Lead Auditor</i>, CISA (<i>Certified Information Systems Auditor</i>), CEH (<i>Certified Ethical Hacker</i>), CHFI (<i>Computer Hacking Forensic Investigator</i>), as well as training in the form of <i>product-based knowledge</i> to deepen their expertise the Bank's security system products. 2. Training for vendors/contractors: <i>Internal training</i> for vendor employees which working for operational support.	Bab 5, Hal. 135 Chapter 5, Pg. 135
Sosial Social	<i>Evidence of managerial/ leadership development training</i>	Berkaitan dengan implementasi program, Bank Mandiri telah menjalankan berbagai program <i>leadership</i> 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	<i>Extent of involvement in Microfinance/ Microinsurance</i>	Bank Mandiri menyalurkan pembiayaan dengan mempertimbangkan aspek sosial khususnya kepada masyarakat ekonomi rendah seperti: Kredit Usaha Rakyat (KUR), Agent Banking, dan beberapa produk <i>fintech</i> 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	<i>Innovation in Mobile/Online Distribution Channels</i>	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 <i>liveness detection</i> 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	<i>Reach of Points Service (Branches, ATMs, Self-Service, etc.)</i>	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 <i>Merchant Quick Response Code Indonesian Standard</i> (QRIS); 3. 190 ribu <i>Merchant Electronic Data Capture</i> (EDC); 4. <i>E-Commerce</i> yang tersebar di seluruh Indonesia; 5. Jaringan <i>e-banking SMS Banking</i>; 6. <i>Call Center</i> 14000; 7. MITA sebagai layanan <i>chatbanking</i>. 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	<i>Innovation in Other Alternative Branchless Distribution Channels (e.g. correspondents, partnerships with retail stores/post offices)</i>	Agen Mandiri ini tersebar di seluruh wilayah Indonesia, terutama di wilayah berpenduduk 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 memiliki 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	<i>Scope of company's publicly available data protection policy</i>	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	<i>Rights provided to individuals regarding the control of their data</i>	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

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Sosial Social	<i>Information Security Policies and Systems audit frequency</i>	Pada Oktober 2022, pada area <i>security, system resilience</i> dan <i>data privacy</i> juga telah dilakukan audit oleh reputable external auditor (pihak eksternal yang independen) yang mengacu pada <i>best practices</i>. Ruang lingkup audit meliputi keamanan informasi yang memenuhi prinsip <i>confidentiality, integrity, two factor authentication, non repudiation</i> dan <i>availability</i>, serta aspek <i>privacy data</i>, dan <i>fraud management</i>. 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	<i>Company's executive body responsible for: Privacy and Data security</i>	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 <i>Privacy and Data Security</i> triwulanan, Sistem pengamanan berlapis Bank Mandiri (<i>multi layer defense mechanism</i>), serta pemenuhan standar <i>security requirement</i> 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	<i>Scope of employee training on data security and/or privacy-related risks & procedures</i>	Bank Mandiri memberikan pelatihan dan sertifikasi terkait Data Privacy & Security untuk mengembangkan <i>soft skill</i> dan <i>hard skill</i> 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	<i>Oversight for Ethics Issues</i>	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	<i>Bribery and Anti-Corruption Policy</i>	Korupsi, <i>fraud</i> dan gratifikasi sangat merugikan karena berdampak pada biaya ekonomi yang tinggi, merusak sistem keadilan, menciptakan kemiskinan dan meningkatkan ketimpangan. Korupsi, <i>fraud</i> 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, <i>fraud</i> dan gratifikasi secara berkesinambungan. Bank Mandiri juga telah menerapkan strategi <i>anti-fraud</i> (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	<i>Regular Audits of Ethical Standards</i>	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	<i>Whistleblower Protection</i>	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 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.	Bab 9, Hal. 255-256 Chapter 9, Pg. 255-256
Tata Kelola Governance	<i>Employee Training on Ethical Standards</i>	Di samping insan Bank Mandiri, para mitra bisnis dipastikan memahami dan menerapkan kebijakan antikorupsi, <i>anti-fraud</i> 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	<i>Anti-Corruption Policy for Suppliers</i>	Komitmen Bank Mandiri pada <i>zero tolerance</i> korupsi, <i>fraud</i> dan gratifikasi diwujudkan dengan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan pada bidang <i>Procurement</i> dan <i>Vendor Management</i>. 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	<i>Policies Related to Anti-Money Laundering</i>	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 <i>delivery channel</i> 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 (<i>Risk Based Approach- RBA</i>) 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