

01

Economic Performance Highlights [B.1]

Profit Before Tax
(in trillion Rupiah)

2023
74.68

2022
56.38

2021
38.36

Net Profit of the Bank
(in trillion Rupiah)

2023
55.1

2022
41.17

2021
28.03

Operating Income
(in trillion Rupiah)

2023
146.26

2022
112

2021
112.61

Dividend Payments
(in trillion Rupiah)

2023
24.70

2022
16.82

2021
10.27

Total Consolidated Assets
(in billion Rupiah)

2023
2.18

2022
1.99

2021
1.72

SUSTAINABLE FINANCING

Per December 2023 (Q4 2023)



Growth

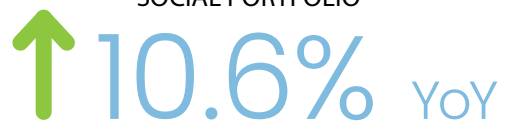
SUSTAINABLE PORTFOLIO



GREEN PORTFOLIO



SOCIAL PORTFOLIO



By Category



MSMEs & Other Social

Rp134 trillion



Renewable Energy

Rp9.7 trillion



Clean Transportation

Rp3.9 trillion



Environmentally Sustainable Management of Living Natural Resources and Land Use

Rp102 trillion



Eco-efficient and/or circular economy Adapted Products, Technology, & Processes

Rp5.3 trillion



Green Buildings

Rp6.6 trillion



Sustainable Water & Wastewater Management

Rp1.1 trillion

Sustainable Financing Products

Green Loan

Rp3.5 trillion

Sustainability Linked Loan

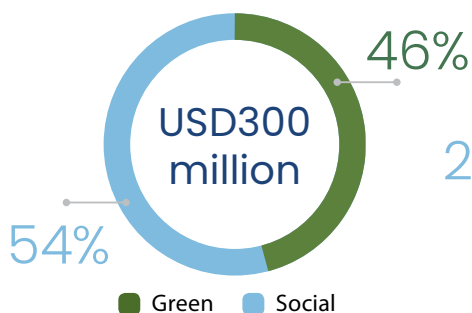
Rp2.1 trillion

Corporate in Transition Financing

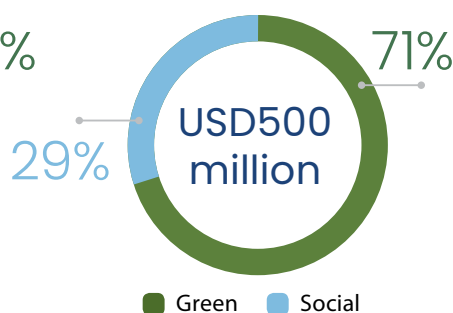
Rp736 billion

Sustainable Funding

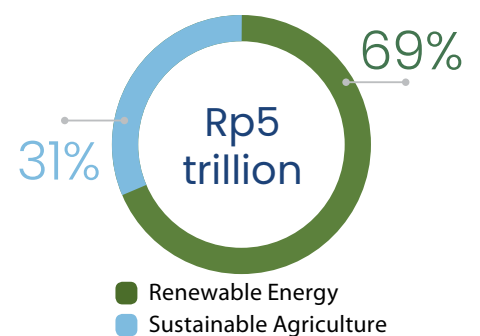
Sustainability Bonds (2021)



ESG Repo (2022)



Green Bonds (2023)



02

Social Performance Highlights [B.3]

To Our Customers



livin' Tap-to-Pay

First bank in Indonesia to provide tap to pay feature through smartphone

livin' Payment

Payment through QR with various funding sources

livin' Investment

Offers the convenience of mutual fund investment to customers

livin' Paylater

Paylater loan facility with lower interest and transaction fees compared to bank competitors. Livin' Paylater can be used as a payment option at merchants accepting QRIS payments



37 million downloads
23 million users

Mandiri's super app' to grow retail customer base and at the same time ensuring its stickiness through constant release of features



1.9 million downloads
1.7 million registered merchants

Cashier application that can make it easier for MSMEs actors, from recording sales, checking product stock, to disbursing sales in one application



4.2 million users

The first bank to consolidate the services of four leading e-wallet providers into a comprehensive banking app

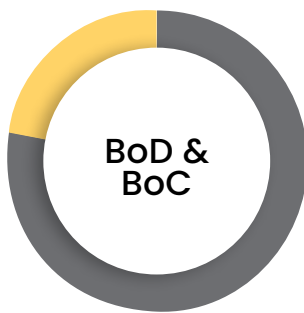
For Mandirian

Number of Employees (Mandirian)



38,940

GENDER DIVERSITY



22%
 78%



35%
 65%



52%
 48%



5,339,236

Training hours followed by all Bank Mandiri Employees



89.65%

Employee engagement rate

For the Community

130,100
Mandiri Agents

2.8
million
Bank Mandiri
accounts

successfully opened through
Mandiri Agents

17,935
Indonesian
Migrant Workers

have been mentored financial
management through Mandiri
Sahabatku

Rp62.3
Trillion

People's Business Credit
consisting of 2.88 million
debtors

5.9
million people

Beneficiaries of the CSR
program and financial
inclusion

12,522
farmers

in Pamarican and Kebumen
received training from the Rice
Milling Unit (RMU) program

14,139
MSMEs

Have received training through the
Rumah BUMN program

56,000
Entrepreneurs

mentored through Mandiri Young
Entrepreneur (WMM) Program

03


Environmental Performance Highlights [B.3]




The first bank in Indonesia to launch **Digital Carbon Tracking**




The first bank in Indonesia to launch an **eco-friendly card**




1
Certified Green Building



241
Smart Branches



727
Solar Panel Units

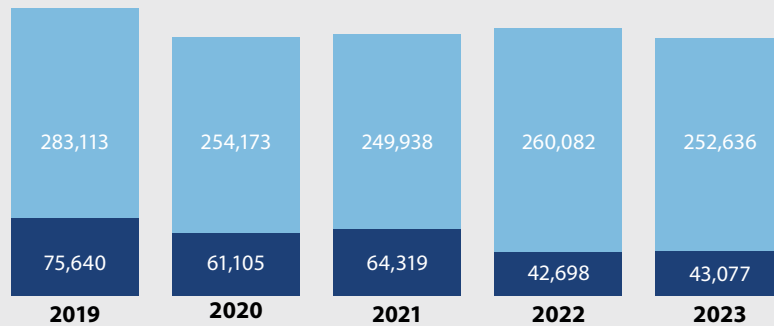


136
Operational Vehicles with Electric Vehicles (EV)

OPERATIONS

GHG Emission Scope 1 and 2 [OJK F.11]

Bank Mandiri has measured carbon emissions, including coverage 1 & 2 and made **2019 emissions as the baseline**



● Scope 1 ● Scope 2 Historical data on carbon emissions scope 1 & 2 Bank Mandiri (tCO₂e)

	2019	2020	2021	2022	2023
Total	358,753	315,278	314,257	302,780	295,713
Intensity per employee (tCO ₂ e)*	9.18	8.24	8.30	7.93	7.59

* Intensity per employee was calculated involving Bank Mandiri's employees and outsourcing employees

18%
 Reduction of Scope 1 and 2 emissions from the 2019 baseline

17%
 Reduction in emission intensity per employee from the 2019 baseline.

18,07
 Million Ton CO₂e
 Emission from financing (Scope-3)

WASTE REDUCTION [F.13]

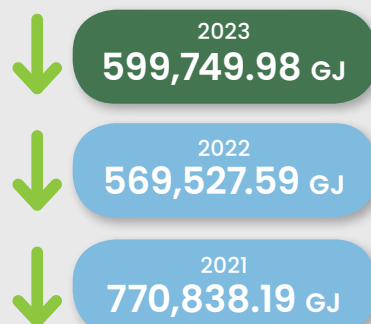
Description	Unit	2023	2022	2021
Hazardous Waste	Kg	1,520	4,400	1,200
Liquid Waste	m ³	10,200	63,693	78,480
Liquid Waste Treated Using Reverse Osmosis	m ³	31,610	28,104	45,360

WATER MANAGEMENT

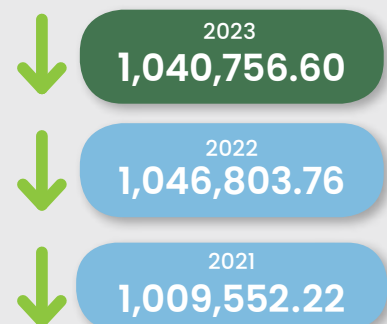
Recycle Water Utilization



FUEL ENERGY CONSUMPTION



ELECTRICITY CONSUMPTION



04

Governance Performance Highlights

GOVERNANCE

Most Trusted Company

95.22

Bank Mandiri has been recognized as one of the **top performers** in the **Corporate Governance & Perception Index (CGPI)**

*)Previous CGPI rating was 95.11

Strengthening of ESG Practices



1. Establishment of the ESG Group as the 'control tower' for the implementation of ESG at Bank Mandiri



2. ESG Governance Oversight by the Board of Commissioners and Directors, directly supervised by the Vice President Director, and reported to the Risk Management Policy and Committee (RMPC) and Risk Monitoring Committee (KPR)



3. Privacy Policy for Bank Mandiri products and all Subsidiaries



4. Whistleblowing System - Letter to CEO (WBS-LTC) managed by an independent external party.

Privacy and Data Security

OPTIMAL

(Highest Score)

For **Cyber Security Maturity (CSM)**



OPTIMAL

(Highest Score)

For **Incident Handling Maturity Level Measurement**



Liveness Detection & Face Recognition Features

To prevent **misuse of customer data**



COBIT 5 Update

To enhance trust and strategic information systems



Established ESG Strategy Pillar

ISO 27001

To manage cyber security and cyber operations risks

ISO 37001

For Anti-Bribery Management System

ISO 9001

For the contact center, Data Center operations, Disaster Recovery Center & IT Infrastructure

ISO 17025

For Digital Forensic Laboratory



Committed GHG emission disclosure through Partnership for Carbon Accounting Financials (PCAF) membership.

Sustainability Performance 2021-2023

[OJK F.2], [OJK F.6], [GRI 201-1], [GRI 204-1]

Description	Unit	2023	2022	2021
ECONOMIC ASPECT				
Operating income of the bank	Rp billion	146,266	126,762	112,607
Net income of the bank	Rp trillion	55.1	41.17	28.03
Economic Performance related to Sustainability				
Nominal products and/or services that meet sustainable business activity criteria	Rp billion	264,080	228,764	205,423
Percentage of total sustainable business activity portfolio to total portfolio	Percent	24.30%	24.5%	24.8%
Inclusive Financial Performance				
Development of Laku pandai				
Number of Mandiri Agents	Individual	130,100	156,191	162,416
Nominal products and/or services provided by Mandiri Agents	Account	2,870,000	2,287,036	1,808,173
Involvement of External Parties in Sustainable Finance				
Number of suppliers	Without unit	986	895	1049
Proportion of local suppliers	%	98.38	99.5	97.5
Purchase value	Rp trillion	5.45	4.8	4.4
Percentage of local purchases	%	99.29	97.78	91.8
ENVIRONMENTAL PERFORMANCE				
Energy Consumption	GJ	1,640,506	1,616,331	1,780,390
Reduction of Scope 1 and 2 emissions (Baseline 2019)	TonCO ₂ eq	(63,040.38)	(55,973.38)	(44,496.22)
Scope 3 emissions from financing	Million TonCO ₂ eq	18.1	NR	NR
SOCIAL PERFORMANCE				
Number of employees	People	38,940	38,176	37,840
Proportion of female employees	People	20,379	19,854	19,700
Proportion of female managers	Percent	48.7%	48.9%	49.2%
CSR Funds for community development	Rp billion	150	137.63	132.37