

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

TJSL PROGRAM STRATEGY

Bank Mandiri's TJSL program is expected to improve community welfare by opening opportunities for the community to carry out their economic activities. Another expected impact is that people who acquire and use funds will be able to make transactions, thereby stimulating the country's economy. Consequently, in order to optimize

benefits Bank Mandiri initiates an assessment to ascertain the capabilities and requirements of the local community. The following is the TJSL budget for the 2023 reporting year according to Bank Mandiri's TJSL Pillar:

Bank Mandiri's CSR Program Target according to TJSL Pillars - 2023

Pillar	Target (Rp)
Social	47,500,000,000
Economy	68,800,000,000
Environment	22,500,000,000
Legal & Governance	11,200,000,000
Total	150,000,000,000

PURPOSE OF TJSL

The objectives of Bank Mandiri's TJSL Program are:

1. Realizing a harmonious relationship between the Bank and the community.
2. Helping the growth and development of micro, small and medium enterprises that are independent, resilient, and competitive with professional management.
3. Developing a pattern of coaching micro, small and medium enterprises, by prioritizing aspects of equity, independence, professionalism, and ethics.
4. Maintaining environmental sustainability, and helping to improve the quality of life of the community which includes the areas of education, health and wellbeing.

SCOPE OF TJSL BANK MANDIRI

Bank Mandiri's TJSL program is carried out with the target beneficiaries being the community around the Bank's operational activities and the wider community selectively. During 2023, Bank Mandiri's TJSL program activities are focused on 3 (three) main areas, namely Education, Environment and MSE Development.