

# Sustainability Performance Data

## ECONOMIC ASPECT

DESCRIPTION	UNIT	2023	2022	2021
<b>Overview of Economic Aspect Performance</b>				
Operational Income*	Rp billion	146,266,161	126,762,391	112,607,027
Net Income **	Rp billion	55,060,057	41,170,637	28,028,155
<b>Economic Performance related to Sustainability</b>				
Types of products that meet the criteria for sustainable business activities	Type	Sustainable Financing: <ul style="list-style-type: none"> <li>Credit for the sustainable business activity category</li> </ul> Sustainable Product: <ul style="list-style-type: none"> <li>Corporate-in-transition-financing</li> <li>Green Bond</li> <li>Green Sukuk</li> <li>ESG-based mutual funds</li> </ul> Sustainable Funding: <ul style="list-style-type: none"> <li>Sustainability Bond</li> <li>Green Bond</li> <li>ESG Repo</li> </ul>		
Nominal products and/or services that meet the criteria for sustainable business activities	Rp billion	264,080	228,764	205,423
<b>Percentage of the total portfolio of sustainable business activities to the total portfolio</b>				
a. Fundraising	%	NA	NA	NA
b. Financing	%	24	25	25
<b>Inclusive Financial Performance**</b>				
<b>Development of Laku Pandai</b>				
a. Number of Mandiri Agents	People	130,100	156,191	162,416
b. Mandiri Agent Account Opening	Account	2,870,000	2,287,036	1,808,173
<b>Comparison of Production Targets and Performance, Portfolios, Financing Targets, or Investments, Income and Profit and Loss [OJK F.2]</b>				
<b>Balance Sheet Summary</b>				
Total Assets	Rp billion	2,174,219,449	1,992,544,087	1,725,611,128
Productive assets	Rp billion	1,894,264,000	1,778,598,799	1,565,304,069
Bank Credit/Financing	Rp billion	1,359,832,195	1,172,599,882	1,026,224,827
Third-Party Funds	Rp billion	1,576,950,000	1,490,844,592	1,291,176,119
Operating Income*	Rp billion	146,266,161	126,762,391	112,607,027
Operating Expenses**	Rp billion	48,256,541	36,391,339	37,756,600
Net Income***	Rp billion	55,060,057	41,170,637	28,028,155
<b>Performance Ratio ****</b>				
Minimum Capital Adequacy Ratio (MCAR)	%	21.48	19.46	19.60
Non-performing earning assets and non-productive non-earning assets to total productive assets and non-earning assets	%	0.68	1.09	1.63
Non-performing productive assets to total productive assets	%	0,68	1.09	1.60

DESCRIPTION	UNIT	2023	2022	2021
Allowance for Impairment Losses (CKPN) for financial assets against earning assets	%	2.87	3.91	5.04
NPL gross	%	1.02	1.88	2.81
NPL nett	%	0.29	0.26	0.41
Return on Asset (ROA)	%	4.03	3.30	2.53
Return on Equity (ROE)	%	27.31	22.62	16.24
Net Interest Margin (NIM)	%	5.25	5.16	4.73
Rasio Efisiensi (BOPO)	%	51.88	57.35	67.26
Loan to Deposit Ratio (LDR)	%	86.75	77.61	80.04
Nilai Liquidity Coverage Ratio (LCR)	%	-	-	-
a. LCR individually	%	176.24	191.02	200.56
b. LCR consolidated	%	169.58	186.79	197.69

**Comparison of Production Targets and Performance, Portfolio, Financing Targets, or Investments, Income and Profit and Loss**

Balance Sheet Summary		2023	2022	2021
Total Assets	Rp billion	2,174,219,449	1,992,544,687	1,725,611,128
Total Credit	Rp billion	1,359,832,195	1,172,599,882	1,026,224,827
Net profit*	Rp billion	55,060,057	41,170,637	28,028,155

DESCRIPTION	UNIT	2023	2022	2021
<b>Performance Ratio</b>				
<b>Adequacy Ratio</b>				
Minimum Capital Adequacy Ratio (MCAR)	%	21.48	19.46	19.6
NPL gross	%	1.02	1.88	2.81
NPL nett	%	0.29	0.26	0.41
Return on Asset (ROA)	%	4.03	0.33	2.53
Return on Equity (ROE)	%	27.31	2.26	1.624
Rasio Efisiensi (BOPO)	%	51.88	57.35	67.26
Loan to Deposit Ratio (LDR)	%	86.75	77.61	80.04
<b>Comparison of Portfolio Targets and Performance, Financing Targets, or Investments in Financial Instruments or Projects aligned with Sustainable Finance Implementation [OJK F.3]</b>				
<b>Number of products that meet the criteria for sustainable business activities</b>				
a. Fundraising	Rp billion	5,000	12,454	4,276
b. Financing	Rp billion	264,080	228,764	205,423
<b>Total of Productive Assets in Sustainable Business Activities</b>				
a. Total Credit/Financing for Sustainable Business Activities (IDR)	Rp billion	264,080	228,764	205,423
b. Total Non-Credit/Financing for Sustainable Business Activities (IDR)	Rp billion	821,707	703,875	622,291
Percentage of total credit/financing for sustainable business activities to total bank credit/financing (%)	%	24.30	24.50	24.80

DESCRIPTION	UNIT	2023	2022	2021
<b>Involvement of local parties</b>				
Number of local suppliers	Without units	986	895	1049
Proportion of local suppliers	%	98.38	99.5	97.5
Number of local purchases	Rp billion	5.45	4.8	4.4
Percentage of local purchases	%	99.29	97.78	91.8
<b>Economic Performance</b> [GRI 201-1]				
Interest income	Rp million	113,747,621	95,943,875	83,033,945
Sharia Income	Rp million	18,796,849	16,438,243	14,715,141
Premium income	Rp billion	13,720,000	14,380,273	14,857,941
Profit from selling securities and bonds <sup>1</sup> government	Rp million	125,295	899,579	3,242,400
Profit on sale of fixed assets	Rp million	8,624	2,821	(114,086)
Other fee and commission income	Rp million	20,148,410	18,802,148	15,408,693
Income from fair value through profit or loss - nett	Rp million	3,473,796	3,494,409	3,937,883
Other Income	Rp million	16,900,640	11,984,146	9,681,444
The economic value generated	Rp million	186,911,235	161,945,494	144,763,361
Other operational expenses *)	Rp million	(29,444,402)	(28,618,312)	(26,463,155)
Salary expenses and employee benefits	Rp million	(24,423,089)	(24,641,746)	(22,677,112)
Payment to funders **)	Rp million	(48,256,541)	(36,391,339)	(37,756,600)
Dividend payments to shareholders	Rp million	(24,702,382)	(16,816,893)	(10,271,552)
Payments to the Government (taxes, levies, etc.)***)	Rp million	(14,633,011)	(11,425,358)	(7,807,324)
Procurement of goods and services	Rp billion	(6,086,960)	(4,826,716)	(4,894,011)
Expenditures for society	Rp million	(174.6)	(137.6)	(132.3)
Distributed economic value	Rp million	(147,546,559)	(122,720,364)	(122,720,364)
Retained economic value	Rp million	39,364,675	39,225,130	39,225,130
<b>Sustainable Business Credit Portfolio</b>				
<b>Sustainable Business Activity Categories</b>				
Renewable Energy	Rp billion	9,727	6,149	4,281
Energy Efficiency	Rp billion	-	-	-
Prevention and Control of Pollution	Rp billion	-	-	-
Management of Natural Resources and Sustainable Land Use	Rp billion	102,413	92,956	88,537
Conservation of Terrestrial and Aquatic Biodiversity	Rp billion	-	-	-
Clean Transportation	Rp billion	3,926	3,107	2,028
Water and Wastewater Treatment	Rp billion	1,171	867	1,214
Climate Change Adaptation	Rp billion	-	-	-
Products that Reduce Resource Use and Generate Less Pollution (Eco-efficiency)	Rp billion	5,354	3,307	-
Green Buildings that Meet National, Regional, or International Standards or Certifications	Rp billion	6,612	16	205
Other Green Business and/or Activities	Rp billion	8,776	5,067	5,255
Micro, Small, and Medium Enterprises (MSMEs) Activities	Rp billion	126,101	117,295	103,547
Total Sustainable Business Activity Categories (KKUB) Portfolio	Rp billion	264,080	182,931	172,385

DESCRIPTION	UNIT	2023	2022	2021
<b>Sustainable Financing Products</b>				
Green loan	Rp billion	3.50	4.67	-
Corporate-in-transition financing	Rp billion	0.74	-	-
Sustainability linked loan	Rp billion	0.65	1.49	-
<b>Sustainable Fundraising</b>				
<b>Category</b>				
Sustainability Bond	US\$	-	-	300
Green Bond	Rp billion	5,000	-	-
ESG Repo	US\$	-	500	-
<b>Sustainable Investments</b>				
<b>Category</b>				
Green Sukuk	Rp billion	3,047	-	-
Green Bond	Rp billion	180	-	-
ESG Mutual Fund	Rp billion	17	-	-

\*) Interest income, sharia income and premium income

\*\*) Interest expenses, sharia expenses and claims expenses

\*\*\*) Excludes current year profits to non-controlling interests

\*\*\*\*) Company only

## ENVIRONMENTAL ASPECT

DESCRIPTION	UNIT	2023	2022	2021	Baseline (2019)
<b>Activity Data</b>					
Operating Income	Rp billion	146,266,161	126,762,391	112,607,027	102,638,740
Number of Employees	People	38,940	38,200	37,840	39,065
<b>Paper Usage</b>					
- Printing Paper	ream	34,126	38,178	-	70,866
<b>Direct Energy Consumption</b>					
Energy Consumption (electricity),	Gjoule	1,040,756	1,046,804	1,009,552	1,140,603
Energy Consumption (Fuel)	Gjoule	599,749	569,528	770,838	906,514
Energy Consumption (solar or other Renewable Energy)	Gjoule	NR	NR	NR	NR
Total Energy Consumption	Gjoule	1,640,506	1,616,331	1,780,390	2,047,117
<b>Energy Consumption Reduction (Bank Only)</b>					
Total Energy Consumption Reduction	Gjoule	1,640,506	1,616,331	1,780,390	2,047,117
<b>Pemakaian Air (Bank Only)</b>					
- Purchase of Water from Third Parties	m <sup>3</sup>	560,911	498,365	460,699	410,316
- Water Reuse	m <sup>3</sup>	141,106	138,580	116,057	104,372
Total Water Usage	m <sup>3</sup>	702,017	636,945	576,756	514,688
<b>Waste Management</b>					
- Recycled	Kg	1,520	4,400	1,200	NR
- Recycled by Third Party					NR
- Composting	m <sup>3</sup>	10,200	63,693	78,480	NR
- Handed over to Third Party	m <sup>3</sup>	31,610	28,104	45,360	NR
<b>Greenhouse gas Emissions from the Company (Bank Only)</b>					
Direct GHG Emissions (Scope-1)	ton CO <sub>2</sub> e	43,077	42,698	64,319	75,640
Indirect GHG Emissions (Scope-2)	ton CO <sub>2</sub> e	252,636	260,082	249,938	283,113
Total GHG Emissions	ton CO <sub>2</sub> e	295,713	303,787	315,535	362,863
<b>Emissions from Financing</b>					
Other Indirect GHG Emissions (Scope-3)	ton CO <sub>2</sub> e million	18.1			
<b>GHG Emission Reduction (Bank Only) per-Employee</b>					
GHG Emission Intensity Scope 1&2	ton CO <sub>2</sub> e	7.59	7.93	8.30	9.18
<b>Environmental Costs [OJK F.4]</b>					
Solar Panel Installation	rupiah	-	-	853,000,000	-
Renewal and Repair of Water Recycle RO System	rupiah	-	1,510,000,000	1,792,400,000	-
CSR Activities in Nature Conservation and Preserving Environment	rupiah	22,500,000,000	645,015,195	99,325,100	365,000,000
LED Installation	rupiah	2,250,000,000	-	-	-

## SOCIAL ASPECT

### EMPLOYMENT (PEOPLE) [GRI 2-7] [GRI 2-8]

Description	2023		2022		2021	
	Male	Female	Male	Female	Male	Female
<b>Number of Employees by Age</b>						
< 30 years	4,390	5,729	4,415	5,977	4,773	6,754
30 – 50 years	12,479	13,715	12,182	13,010	11,631	12,173
> 50 years	1,697	930	1,725	867	1,736	773
TOTAL	18,566	20,374	18,322	19,854	18,140	19,700
<b>Number of Employees by Grade</b>						
Board of Commissioners	9	2	8	2	9	2
Direksi	9	3	10	2	11	2
SEVP/EVP/SVP	116	33	113	30	107	27
VP/AVP	2,583	1,431	2,501	1,314	2,391	1,205
Manager	7,129	6,769	6,865	6,581	6,415	6,215
Staff	8,593	12,141	8,632	11,928	8,991	12,252
Others	145	-	211	1	236	1
TOTAL	18,566	20,374	18,322	19,854	18,140	19,700
<b>Number of Employees by Employment Status</b>						
Permanent Employees	16,601	17,762	16,630	18,017	16,670	18,105
Contract Employees	1,721	2,416	1,478	1,701	1,288	1,447
Trainee	244	196	214	136	182	148
Outsourcing	26,428	7,448	25,975	7,213	27,024	7,261
TOTAL	44,994	27,822	44,297	27,067	45,164	26,961
<b>New Hires</b>						
<b>By Age</b>						
< 30 years	1,109	1,494	1,006	1,028	655	764
30 – 50 years	117	47	152	43	120	38
> 50 years	16	2	7	1	10	3
Average	414	514	388	357	262	268
<b>Turnover</b>						
<b>By Age</b>						
< 30 years	181	265	185	231	137	287
30 – 50 years	387	629	423	511	454	524
> 50 years	429	157	359	131	435	164
Average	332	350	322	291	342	325

## AVERAGE TRAINING HOURS

Description	2023			2022		
	Number of Employees	Total Training Hours	Average Training Hours	Number of Employees	Total Training Hours	Average Training Hours
<b>By Grade</b>						
SEVP – SVP	158	15,558	90.5	148	17,392	117.5
VP - AVP	3,965	807,516	202.6	3,793	661,178	174.3
SM - FAM	13,822	2,553,630	184.2	13,293	2,153,892	162.0
Executor	19,751	1,839,932	88.5	20,364	1,713,998	84.2
Non-Executor	59	808	9.2	87	2,640	30.3
Pension/terminate	1,738	120,638	58.0	1,377	80,870	58.7
<b>By Gender</b>						
Female	20,623	2,664,804	124.4	20,338	2,360,482	116.1
Male	18,894	2,674,432	136.6	18,736	2,270,256	121.2
Total	39,517	5,339,236	130.2	39,074	4,630,738	118.5

Description	Unit	2023	2022	2021
<b>Average Turnover</b>				
Turnover Rate	%	5.26%	4.82%	5.28%
<b>Employee Engagement Survey</b>				
Employee Engagement Survey Index	%	89.65	88.05	86.30
<b>Diversity and Equal Opportunity</b>				
Percentage of Board of Commissioners and Directors by Gender				
• Male	%	78%	82%	83%
• Female	%	22%	18%	7%
<b>Percentage of Employees by Grade</b>				
SEVP/EVP/SVP				
• Male	%	78%	79%	80%
• Female	%	22%	21%	20%
VP/AVP				
• Male	%	64%	66%	66%
• Female	%	36%	34%	34%
Manager				
• Male	%	51%	51%	51%
• Female	%	49%	49%	49%
Staff				
• Male	%	41%	42%	42%
• Female	%	59%	58%	58%
<b>Percentage of Employees by Gender</b>				
• Male	%	48%	48%	48%
• Female	%	52%	52%	52%
<b>Percentage of Employees by Age Group</b>				
• (< 30 years)	%	26%	27%	30%
• (30-50 years)	%	67%	66%	63%
• (>50 years)	%	7%	7%	7%

Description	Unit	2023	2022	2021
<b>Customer Financial Protection Training</b>				
Number of training topics	Title	171	NR	NR
Number of participants	People	26,288	NR	NR
<b>Incidents of Violation of Customer Financial Protection</b>				
Number of Violation of Product Information Rules	Incident	0	0	0
Number of Violations of Marketing Communication	Incident	0	0	0
Complaints Related to Privacy Violations and Customer Data Leaks	Incident	0	0	0
<b>Marketing and Product Knowledge Training</b>				
Number of training topics	Title	49	NR	NR
Number of participants	People	18,152	NR	NR
<b>Marketing Communication Incidents</b>				
Number of incidents of non-compliance with regulations and/or voluntary codes concerning product and service information and labeling by their types and consequences	Case	0	0	0
<b>Product and Service Evaluation</b>				
Percentage of products that have been evaluated for their safety	%	100	100	100
Products that have been recalled or discontinued	Product	Living' web	0	0
<b>Data and Information Security</b>				
<b>Data Security Incidents</b>				
Number of Data Security Breach Incidents	Case	0	0	0
Percentage of incidents related to customer data	%	0	0	0
Number of affected accounts	Account	0	0	0
<b>Data Security and Privacy Training</b>				
- Number of training topics	Title	197	NR	NR
- Number of participants	People	87,793	NR	NR
<b>Data Privacy Training</b>				
- Number of training topics	Title	21	NR	NR
- Number of participants	People	85	NR	NR
<b>Recapitulation of Customer Complaints</b>				
Total customer complaints	Unit	1,082,317	725,559	731,991
Complaints being resolved within the reporting year*)	Unit	-	-	-
Resolved complaints	Unit	1,082,317	725,559	731,991
Number of transactions	Transaction	15,146,907,333	12,038,675,803	9,675,999,534
Complaint Index (Complaint ratio compared to transactions)	Without unit	0.000071	0.000060	0.000076
Resolution Rate	%	100%	100%	100%



Description	Unit	2023	2022	2021
<b>Customer Satisfaction</b>				
Overall NPS	Score	66	60	72
NPS by Industry	Score	64	54	68
Overall CSAT	Score	86.76	86	88
CSAT by Industry	Score	86.20	85	88
Overall CES	Score	89.33	90	-
CES by Industry	Score	89.10	88	-
Overall SES	Score	91.39	92	95
SES by Industry	Score	87.87	90	93
<b>Access and Inclusive Financial Services</b>				
<b>Performance of Mandiri Agents</b>				
- Individual Mandiri Agent	Individual	130,100	156,049	150,377
- Legal Entity Mandiri Agents	Institution	92.82	88.65	86.80
- Transaction volume	Million transactions	86.83	69.27	72.59
<b>Financial Literacy and Inclusion Activities</b>				
- Total participants	people	13,132	-	-
<b>Banking Access</b>				
Number of Offices				
- Branch Offices	Unit	139	138	137
- Overseas Offices	Unit	7	7	7
- Sub-Branch Offices*)	Unit	2,104	2,225	2,465
- Cash Offices	Unit	-	-	-
Other Types of Offices				
- Payment Point	Unit	36	42	-
- Mobile Cash	Unit	77	77	-
- Micro Mobile Cash	Unit	21	22	-
- ATM	Unit	12,906	13,027	13,087
<b>Social and Environmental Responsibility Costs</b>				
CSR Program (Non-Funding SME Program)	rupiah	174,673,205,808	137,629,784,178	132,372,729,008
Mandiri Sahabatku	rupiah	1,444,435,238	500,000,000	1,091,400,000
Mandiri Young Entrepreneur	rupiah	17,514,896,074	8,938,957,915	6,567,669,300
Rumah BUMN	rupiah	2,058,830,470	2,665,108,455	3,656,945,089
Healthy Homecoming with BUMN***)	rupiah	4,709,995,699	3,926,244,839	-

## GOVERNANCE ASPECT

### Code of Conduct and Ethical Standards Training

Description	Unit	2023
Number of training topics	Title	76
Number of participants	People	12,730