

MANDIRI VALUE CHAIN

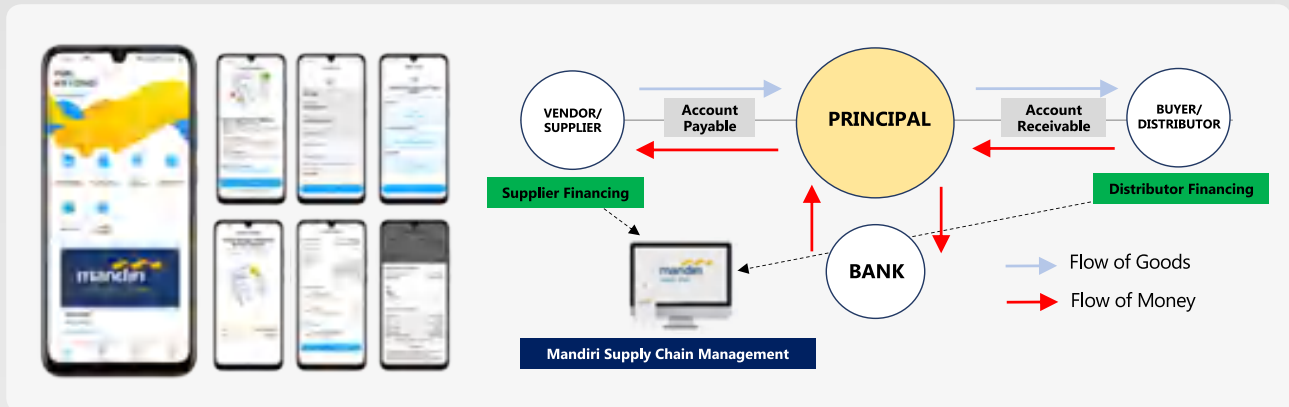
SME Segment

Financing for the value chain (suppliers and buyers) of Bank Mandiri's wholesale customers:

- Financing for the value chain (suppliers and buyers) of Bank Mandiri's wholesale customers aims to establish a derivative ecosystem (Value Chain) that encourages SMEs to explore new potential business opportunities.
- Financing through this Value Chain mechanism offers ease of application based on the Risk Acceptance Criteria (RAC), streamlining the process for SME players (suppliers

and distributors/buyers) affiliated with Bank Mandiri's SME segment to access credit financing.

- The Value Chain financing process for SME players is conducted digitally through the Mandiri Financial Supply Chain web-based system for value chain-based transactions (relationships encompassing Suppliers, Principals, and Distributors), providing financing solutions for both Accounts Payable and Accounts Receivable of customers.
- Throughout 2023, Account Receivable Financing amounting to Rp6.6 trillion and Distributor Financing totaling Rp11.6 trillion have been disbursed.



Micro Segment

Additionally, Bank Mandiri operates the Mandiri Value Chain ordering platform, which can be utilized by businesses operating gas stations to place orders for 3 kg LPG gas with LPG agents. The administration of subsidized gas orders can be efficiently managed, facilitating gas station operators to place orders anytime and anywhere with LPG agents.

In 2023, a total of 65,923 gas stations from 2,522 LPG agents have utilized the Mandiri Value Chain. The Mandiri Value Chain platform has also been facilitated with financing options for gas stations accessible through the KUM Talangan Pembelian menu.

Value chain services are currently implemented in the telecommunications and FMCG sectors, providing Micro Business Credit Guarantee (KUM Talangan) financing facilities. The onboarding process and disbursement of KUM Talangan credit can be conducted through the ordering platform owned by value chain partners.

KUM Talangan is a revolving credit facility in the form of a ceiling that can be utilized whenever needed to fulfill retailer stock requirements. The application process for KUM Talangan is easy and straightforward. Prospective borrowers can apply for financing without the need to visit a Bank branch office.

Furthermore, the payment terms provided are quite flexible on a daily basis, adaptable to the retailer's needs when using this facility as a source of payment when making purchases from Distributors. The benefit for Distributors with this facility is the certainty of payment from retailers and a reduction in cash handling risks. A total of 3,656 retailer applications have been submitted for KUM Talangan facilities since the beginning of the partnership, with credit disbursement totaling Rp120 billion.