


SOCIAL AND ENVIRONMENTAL RESPONSIBILITY



TJSL funds amounting to
Rp 174.6
billion

Bank Mandiri continues to demonstrate its commitment to supporting the achievement of various Sustainable Development Goals by disbursing TJSL funds amounting to Rp174.6 billion.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES



Bank Mandiri demonstrates its unwavering commitment to conducting sound business operations by consistently prioritizing a balance of economic, social, and environmental performance through the implementation of various social and environmental initiatives that are adequately funded. The Company has successfully disbursed TJS� funds totaling Rp174.6 billion in 2023 by conducting various kinds of activities that contribute to the achievement of various Sustainable Development Goal goals.

Social and Environmental Responsibility (TJS�) programs are implemented by Bank Mandiri in order to contribute to the attainment of various Sustainable Development Goals. The execution of TJS� programs serves as a tangible illustration of Bank Mandiri's accountability towards all stakeholders. By incorporating various development initiatives in its TJS� program, Bank Mandiri aims to address current requirements while ensuring that the fulfillment of future needs is not reduced, sacrificed, or compromised. Bank Mandiri's present approach to business development involves the prioritization of performance alignment in economic, social, and environmental sectors through the implementation of TJS� programs.

Bank Mandiri is convinced that by fostering and fortifying long-term value creation, it will be possible to establish a robust foundation for sustainability. This, in turn, will enable the Bank to attain a sustainable competitive advantage and fortify its broader resilience towards the environment and community.

The execution of Bank Mandiri TJS� program refers to ISO 26000 through the concept of CSV (Creating Share Value) with the characteristics of sharing benefits and values. This is in line with the Minister of SOEs No. PER-1/MBU/03/2023. As such, the implementation of Bank Mandiri TJS� program is expected to provide optimal benefits for social and environmental development, contribute to the creation of added value for the Company, and foster more resilient and independent businesses for community of micro small enterprises.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

ISO 26000 Standard Principle



TJSL LEGAL REFERENCES

TJSL programs and activities are carried out by referring to the Bank's Mission and in line with Environmental, Social, and Governance (ESG) aspects. The TJSL program is also carried out based on various regulations, including:

1. Law No. 7 of 1992 concerning Banking as has been amended with Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation.
2. Law No. 19 of 2003 concerning State-Owned Enterprises as last amended by Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation.
3. Law No. 40 of 2007 concerning Limited Liability Companies as last amended by Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation;
4. Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies;
5. Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-1/MBU/03/2023 dated 3 March 2023 concerning Special Assignments and Social and Environmental Responsibility Programs for State-Owned Enterprises.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

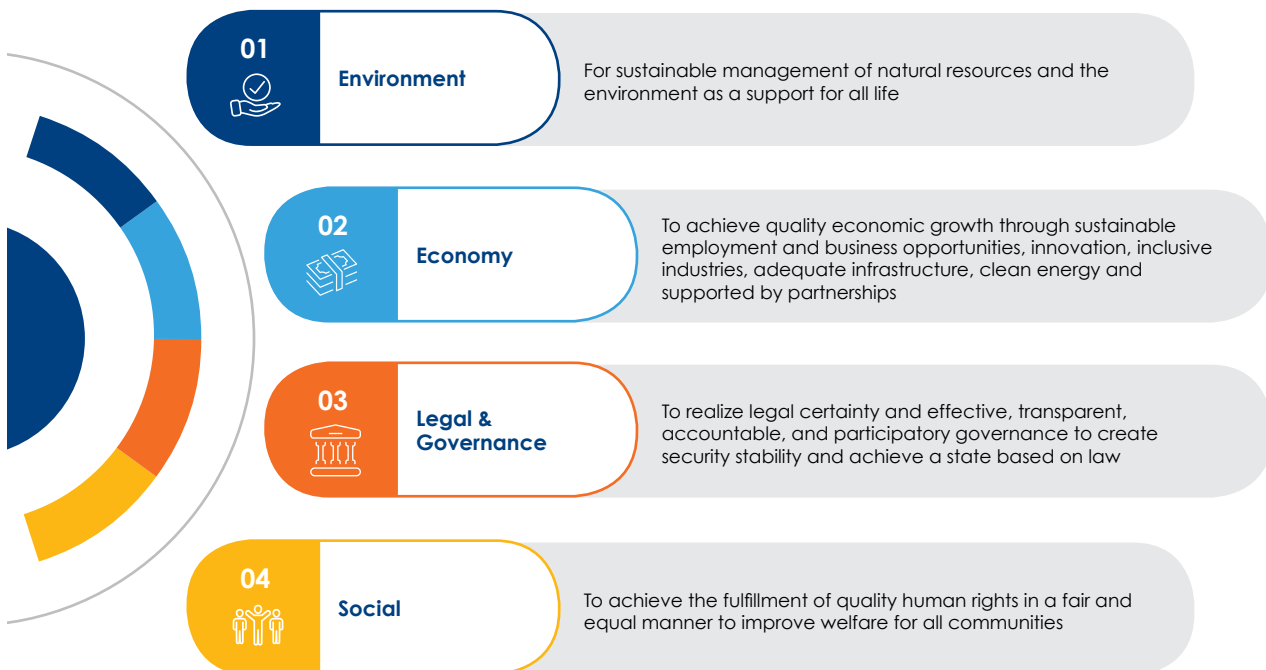
TJSL PRINCIPLES

Referring to SOE Minister Regulation No. PER-1/MBU/03/2023 on Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises, there are four principles to ensure that the implementation of the TJSL Program is carried out systematically and comprehensively to achieve performance targets according to priorities and work plans. These four principles are:

1. Integrated, which is based on risk analysis and business processes that links with stakeholders;
2. Directed, which is having a clear direction to achieve the Bank's objectives;
3. Measurable impact, which is having contributions and providing benefits that produce change or added value for stakeholders and the Bank.
4. Accountability, which is accountable, so as to keep away from potential abuse and irregularities.

TJSL PILLAR

The strategic initiatives of Bank Mandiri's TJSL are structured based on four main pillars: social, environmental, economic, and legal and governance. These pillars align with Minister of State-Owned Enterprises Regulation No. PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises.



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.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

TJSL MANAGEMENT STRUCTURE

Bank Mandiri's TJSL program is managed by the Corporate Social Responsibility Department under the Corporate Secretary Group. The person in charge of TJSL program is the Director of Institutional Relations.

TJSL 2023 ACHIEVEMENTS

As proof of the realization of Bank Mandiri's commitment in implementing TJSL and achieving the Sustainable Development Goals, Bank Mandiri received various awards from third parties during the year, including, among others:

Awards for Bank Mandiri's TJSL Program, 2023

No.	Date	Awards		Awards Organization
		Award Name	Category	
1	March 2023	Bronze Winner PR Indonesia Award 2023	CSR Program Sub Category Community Based Development	PR Indonesia
2	March 2023	<ul style="list-style-type: none"> Best CSR on MSME SME Program Best Program in Education or Scholarship Category Best CSR Global Program Best CSR Commitment 	Indonesia CSR Excellence Award 2023	First Indonesia Magazine
3	March 2023	BCOMSS 2023	Category of Best Millennial TJSL and Community Involvement	BCOMSS
4	May 2023	The Iconomics Indonesia Best CSR Adward 2023 (Indonesia CSR Brand Equity Award 2023)	Indonesia Best CSR Award	The Iconomics
5	June 2023	TOP AWARD CSR 2023 CSR Innovation Programs for Sustainable Business Growth & TOP CSR AWARDS 2023 #GOLDEN THROPHY TOP ACHIEVEMENT IS AWARDED TO	CSR Innovation Programs for Sustainable Business Growth	Top Business - Top CSR Award 2023
6	May 2023	TSLP Appreciation Award 2023	Economic Recovery & Health in Yogyakarta City	Corporate Social Environmental Responsibility Forum (TSLP) Sekretariat
7	August 2023	Merdeka Awards 2023 Appreciation	Innovative Program of Economic Independence	Merdeka Awards
8	August 2023	INDONESIA TJSL AWARD 2023 (WARTA EKONOMI.CO.ID)	Category of "BEST TJSL 2023 PROGRAM IN DEVELOPING THE ECONOMIC POTENTIAL OF THE COMMUNITY BY FOSTERING MSMEs"	Warta Ekonomi.co.id
9	October 2023	Republika CSR Awards 2023	CSR of MSMEs Field	Republika
10	December 2023	IDX Channel CSR Awards 2023	Category of Economic Development Initiatives (Urban Festival)	IDX Channel CSR Awards 2023

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

BANK MANDIRI TJSL PROGRAM

Here are some of the leading CSR programs run by Bank Mandiri throughout 2023:

Bank Mandiri's Featured TJSL Program Highlights - 2023

Program	Priority	Category
Wirausaha Muda Mandiri (WMM)	MSE Development	
Rumah BUMN (RB) Bank Mandiri	MSE Development	
Mandiri Sahabatku	MSE Development	
Mandiri Education	Education	
Healthy Homecoming with SOEs	Others	
Mandiri Entrepreneur Expo	MSE Development and Education	
MSME Infrastructure Improvement	MSE Development	
Waste to Energy	Environment	
Integrated Rice Processing Center (SPBT)	MSE Development	

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

KALEIDOSCOPE OF TJSI PROGRAM 2023

CSR PROGRAM HIGHLIGHTS 2023

CSR Documentation for January - December 2023

The following are highlights of some of the excellent program activities that have been implemented.

Bank Mandiri supports the Unlimited Papua Health Service Program in Muara Tami District, Jayapura in BUMN Service Volunteer Activities

Category : Social Community

SDGs Priorities



Sustainable Cities and Settlements



Good Health & Well-being



Quality Education



No Poverty

Mandiri Entrepreneur Expo

Category : Educational Facilities

SDGs Priorities



Decent Work and Economic Growth

Kick Off Wirausaha Muda Mandiri

Category : Educational Facilities

SDGs Priorities



Decent Work and Economic Growth

WMM Junior 2023

Category : Educational Facilities





SDGs Priorities



Quality Education

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

uRBan Festival 2023

Category : MSME Empowerment		SDGs Priorities	
		 8	Decent Work and Economic Growth
		 4	Quality Education

Mandiri Sahabatku in Hongkong

Category : Social Community		SDGs Priorities	
		 8	Decent Work and Economic Growth
		 10	Reduced Inequalities





MSME Center Assistance in Religious Tourism Area, Purwakarta

Category : Social Community		SDGs Priorities	
		 8	Qualifying and Economic Growth
		 9	Industry, Innovation and Infrastructure

Bank Mandiri Provides Kitchen Equipment, Tools, and Renovation Assistance for Ghara Indonesian Children's Oncology Foundation Jakarta

Category : Social Community, Health		SDGs Priorities	
		 3	Good Health and Well-Being

Bank Mandiri provides Waste Management Education and Hygiene Campaign with the theme Match Day Clean Up engaging volunteers and the local community at Glora Tomo Stadium, Surabaya City

Category : Educational Facilities		SDGs Priorities	
		 4	Quality Education
		 15	Life on Land

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Mandiri Waste Sorting Activities with Volunteers and the surrounding community at Mandiri Jogja Marathon

Category : Social Community

SDGs Priorities



Climate Action



Life on Land

Ramadhan Safari assistance provided 133,000 Ramadan Basic Food packages to foundations, institutions and communities in need in various regions

Category : Social Community

SDGs Priorities



No Poverty



Zero Hunger

Homecoming is awaited, Homecoming at heart

Category : Social Community

SDGs Priorities



Peace, Justice, & Strong Institutions

Tambourine Equipment CSR Assistance in Dumai City

Category : Social Community

SDGs Priorities



Sustainable Cities and Communities

CSR assistance for greening residential environments by distributing infrastructure assistance for Urban Farming activities for the Kenanga Women Farmer Group (KWT), Pela Mampang Village, South Jakarta City

Category : Environment

SDGs Priorities



Climate Action



Life on Land



Sustainable Cities and Communities



Decent Work & Economic Growth

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Bank Mandiri Builds an Entrepreneurial Ecosystem for Farmers, Builds an Integrated Rice Processing Center (SPBT) for Farmers in Jembrana Regency, Bali Province

Category : Social Community

SDGs Priorities



Decent Work and Economic Growth



No Poverty



Infrastructure, Industry and Innovation



Reduced Inequalities

Soft Launching Rumah BUMN in Medan and Bogor

Category : Educational Facilities

SDGs Priorities



Decent Work and Economic Growth

Assistance of 2,600 Takjil Through 23 Rumah BUMN points to Foundations or orphanages, Correctional Institutions (Lapas), and communities in need around Rumah BUMN

Category : Social Community

SDGs Priorities



No Poverty



Zero Hunger

Training for MSME Communities at Rumah BUMN

Category : MSME Empowerment

SDGs Priorities



Decent work and economic growth

Bazaar and Expo Engaging Rumah BUMN Mentored MSMEs

Category : MSME Empowerment

SDGs Priorities



Decent Work and Economic Growth

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Inauguration of Tana Lino Lestari II Program, Construction of TJSL 23 SOE Collaboration Education Facilities on Komodo Island, Nusa Tenggara Timur.

Category :

SDGs Priorities



Quality Education

SOE Mart

Category : Social Community

SDGs Priorities

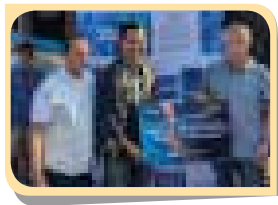


Decent Work and Economic Growth

Bank Mandiri's support to improve MSMEs Palembang specialties in Lorong Roda Village, Palembang City, carried out as a series of Palembang City Anniversaries

Category : Social Community

SDGs Priorities



Decent Work and Economic Growth

CSR Disaster Response Assistance

Category : Social Community

SDGs Priorities



Sustainable Cities and Communities



Zero Hunger



No Poverty

Uninhabitable House (RUTILAHU)

Category : Social Community


SDGs Priorities





Sustainable Cities and Communities

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Assistance of 103 basic necessities and 25 packages of children's school bags in Cariu Village, Mangunkerta Village, Cugenang Cianjur District, West Java to victims of the Cianjur earthquake

Category : Social Community		SDGs Priorities
		 Quality Education <hr/>  No Poverty <hr/>  Zero Hunger





Assistance for Revitalization of Facilities and Infrastructure of the Malalayang Beach MSME Area in Manado

Category : Social Community		SDGs Priorities
		 Decent Work and Economic Growth



Green Our Earth

Category : Social Community		SDGs Priorities
		 Climate Action <hr/>  Life on Land <hr/>  Sustainable Cities and Communities

BUMN Gotong Royong Boyong Tree (GRBP) Collaboration Program by distributing 10,000 trees to the community and employees from September - December 2023

Category : Environment		SDGs Priorities
		 Climate Action <hr/>  Life on Land

Bank Mandiri provides School Supplies for Students at the RI-RDTL Border to elementary school students at the RI-RDTL border in Belu, Malacca, NTT, distributed in two locations, Motamasin Post Jajaran Kipam III and Motacin Post.

Category : Education		SDGs Priorities
		 Quality Education

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

TJSL TARGETS

Bank Mandiri has set a target of Rp150 billion to support the implementation of TJSL programs in 2023 across the social, economic, environmental, and legal and governance pillars. The actual funds disbursed for TJSL programs by the end of 2023 was Rp174.6 billion, or a 116.4% increase from the allocated target of Rp150 billion. This disbursement consisted of Rp74.0 billion or 49.3% of the realization in the social pillar, Rp70.4 billion or 46.9% of the realization in the economic pillar, Rp23.3 billion or 31.4% of the realization in the environmental pillar, and Rp6.9 billion or 9.8% of the realization in the legal and governance pillar. Below is the details of TJSL pillar programs realization by Bank Mandiri in 2023:

Bank Mandiri's TJSL Target Realization 2023

Types of Activities	Support for the Sustainable Development Goals	Achievement (Total Programs)	2023	
			Realization	Target
Social Pillar	    	426	Rp74.0 Billion	Rp47.5 Billion
Pilar Economy	    	280	Rp70.4 Billion	Rp68.8 Billion
Environmental Pillar	     	232	Rp23.3 Billion	Rp22.5 Billion
Legal and Governance Pillar		23	Rp6.9 Billion	Rp11.2 Billion
Total		961	Rp174.6 Billion	IDR150 billion

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

TJSL PROGRAM PERFORMANCE

Wirausaha Muda Mandiri (WMM)

Wirausaha Muda Mandiri (WMM) is Bank Mandiri's main TJSL program that has been implemented since 2007 and aims to assist the government in growing entrepreneurship in Indonesia, particularly among the younger generation. Where entrepreneurship is an important element of a country's economy and is one of the indicators of a country's economic progress.

The primary objective is to foster a community of aspiring young entrepreneurs who continue to synergize in Bank Mandiri and government initiatives in order to effectively serve as models for young individuals in Indonesia who are interested in venturing into the world of entrepreneurship.

The WMM Program, with the tagline Dare to Be Independent, is required to be expected to innovate in order to improve the program's quality to ensure it can play a direct role as a bridge connecting measurable creative ideas that are subsequently used by the community and environment. In 2023, the number of WMM registration participants reached approximately 8,291 from both Business Plan and Existing Business Plan participants, and in addition to the WMM 2023 awarding event, expo activities were available featuring excellent products from WMM alumni from various cities across Indonesia. WMM 2023 is more than simply a competition; participants will get a variety of new knowledge while also expanding their capacity and ability as strong businessmen, beginning with improved branding, communication, and other marketing strategies, as well as access to the WMM Alumni Platform.

Rumah BUMN (RB) Bank Mandiri

Rumah BUMN (RB) is a program aimed at enhancing the capacity and capabilities of MSMEs to create competitive and high-quality Indonesian MSMEs.

The objective is to elevate MSMEs to a higher level and produce excellent products and packaging designs that can compete both nationally and internationally. Rumah BUMN serves several functions, including MSME development, provincial-level disaster task forces, co-working spaces, Millennial base camps, and providing micro loans (KUR/KUM).

Since 2017, Bank Mandiri has been entrusted by the Ministry of SOEs to establish Rumah BUMN. In 2023, Bank Mandiri has established 23 Rumah BUMN, benefiting a total of 9,702 MSMEs across various locations, from Kampar Regency (Riau Province) to Bintuni (West Papua Province), as well as in major cities such as Jakarta, Bogor, Medan, Semarang, and Surabaya.

In 2023, Rumah BUMN conducted various activities, including the Rumah BUMN Entrepreneur Week and acceleration activities focusing not only on MSMEs but also on Rumah BUMN facilitators through certification training, coaching, and incubation for MSMEs (uRBan Festival).

During the uRBan Festival, 15 MSME finalists under the supervision of Rumah BUMN were selected after a curation process. Three winners competed for prizes in the form of production equipment assistance to support their businesses. In 2023, impact measurement was conducted to assess the benefits perceived by direct beneficiaries and other stakeholders, using the Social Return on Investment (SROI) method at Rumah BUMN Cilegon. The SROI value for the Rumah BUMN Program at Rumah BUMN Cilegon was measured at 2.4.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Mandiri Sahabatku

A series of entrepreneurship training activities for Indonesian Migrant Workers (PMI) that has been carried out since 2011.

The intended target is Indonesian migrant workers and it is hoped that upon their return to their homeland, they will already have entrepreneurial provisions, enabling them to become independent entrepreneurs. Entrepreneurship training is provided not only to migrant workers but also to migrant workers' families.

Training for migrant workers is carried out offline and online by gathering migrant workers from several countries such as: Hong Kong, Singapore, Malaysia and UAE. In addition to offline and online training, the Bapak Asuh Program was also held in synergy with Wirausaha Muda (WMM) alumni and Rumah BUMN to provide mentoring and ongoing training to selected migrant workers and families.

Mandiri Education

Mandiri Education is an activity that aims to improve teaching skills to teachers in schools and provide training to elementary school students for Mandiri Education 101.

The target of Mandiri Education 101 is the development of Character Education Initial Schools in 32 State Elementary Schools (SDN) in Indonesia

The achievement of Mandiri Education is Conducting Character Education training and mentoring to increase the capacity of educational human resources and the participation of parents in improving health-minded character education in 32 State Elementary Schools (SDN) with 260 points in Indonesia with a total of 60,000 students

Healthy Homecoming with BUMN

As a form of social concern, Bank Mandiri carries out joint Homecoming activities for the community and employees around the company environment. This free homecoming initiative is also a mandatory social activity of Bank Mandiri ahead of Eid al-Fitr which can be directly utilized by the general public.

The objectives of the implementation of these activities include providing assistance to people who plan to return to their hometowns using public transportation modes, especially those related to Bank Mandiri, including for customers and internal employees in need and a form of Bank Mandiri's concern for the environment around the company.

In organizing a healthy homecoming with SOEs on April 16-19, 2023, Bank Mandiri successfully dispatched 7,000 travelers which was held at the PBNU Office, Cilangkap TNI Headquarters, Gelora Karno with the Ministry of SOEs, and the Ministry of Religious Affairs Office.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Mandiri Entrepreneur Expo

Mandiri Entrepreneur Expo is an entrepreneurial collaboration activity with its participants, including uRBan Festival Finalists who are MSMEs assisted by Rumah BUMN and Junior Wirausaha Muda Mandiri (WMM) with participants being Elementary School Students under 3 categories: Urban, Rural and 3T Elementary School Students and Madrasah Ibtidaiyah.

The target of this Mandiri Entrepreneur Expo activity is to improve the spirit of Entrepreneur from an early age and is expected to produce excellent and quality entrepreneurs.

In this activity, it is hoped that the participants can produce excellent and quality products. 3 winners of uRBan Festival competed for prizes in the form of production equipment assistance to support their business, namely 1st place Dyah Puspita (Mie Sehat Cempaka), 2nd place Nastarofika (Ulur Wiji), 3rd place Sabrina Naula (Recycling Village) and 3 WMM Junior winners, namely 1st place SDN 2 Citatah West Bandung Regency, 2nd place SDN Sukaresmi Cianjur Regency, 3rd place SDN Koda Permai Sumbawa Regency.

MSME Infrastructure Improvement

A program that aims to expand MSME market access by building MSME promotion places in public areas such as sports arenas, cultural heritage or strategic public locations.

The target of this program is local MSMEs that have excellent products and are in great demand by the community, and have an economic impact such as MSMEs on a labor-intensive basis.

Achievements have been carried out in several locations, including the Construction of MSME Centers in the East Parking Area of Gelora Karno by being able to have an impact on 24 MSMEs, the Construction of MSME Centers in the Cultural Heritage Area of Menara Siger Bakauheni Lampung by being able to have an impact on 33 MSMEs, the Construction of MSME Centers in the Purwakarta Religious Tourism Area and Creative Corner in Omah Curasi, Surabaya.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Waste to Energy

The Waste to Energy program is a waste management activity carried out to increase the value of utilizing organic Waste to Energy (WTE) by developing a Waste Management Center (SEKOLA) as a center for Waste Management development and training in Pancer Small-Village, Sumberagung Village, Pasanggaran, Banyuwangi - East Java.

The target of this program is to socialize the implementation of waste management, particularly in the Pancer Small-Village area in Banyuwangi City, Indonesia, to increase the utilization of organic Waste to Energy (WTE), as well as Develop community development programs and cooperation with various stakeholders in sustainable efforts to handle domestic waste in Sumberagung Village.

From March 2022 to March 2023, the achievements made by the WTE Program were as follows:

- a. Installation of 1 BSF Unit capable of managing more than 15,700 Kg of Organic Waste
- b. Installation of 10 Biogas capable of managing more than 11,400 Kg of Organic Waste
- c. More than 250,000 Kg of Waste managed with types of Organic, Residual and Inorganic Waste.
- d. More than 235,000 Metric Kg CO₂e

Farmer Entrepreneurship

Farmer Entrepreneurship is Bank Mandiri's tangible manifestation in increasing inclusivity and welfare of local farmers. The program includes the development of physical infrastructure in the form of buildings, the provision of equipment and devices for rice processing, and the provision of institutional innovations for farmers and development for farmers, while the area includes the Integrated Rice Processing Centers (SPBT) in Pamarican, Kebumen and Jembrana.

The objective of this SBPT is the establishment of integrated agriculture-based rural community economic strength so that it is expected to improve the standard of living of farmers, increase rural purchasing power, break supply chains that harm farmers, and reduce poverty in the region.

In 2023, we measure the impact or benefits received by direct beneficiaries and other relevant stakeholders, using the Social Return on Investment (SROI) method. The SROI measurement is carried out in the programs: SPBT Pamarican & SPBT Kebumen. The SROI value of the Pamarican SPBT program was 3.7 and the SROI value of the Kebumen SPBT program was 3.2.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Bangkit Bersama Mandiri Program

This TJSL program is engaged in solving community issues, such as social, health, education and environmental areas, as well as the construction of public facilities and infrastructure. The goal is to provide benefits for the lives and wellbeing of the community. This refers to Bank Mandiri's commitment in realizing social functions, such as natural disaster and non-natural disaster relief, education, health improvement, development of public infrastructure, worship facilities, nature preservation & social community for poverty alleviation.

These goals are aligned with the priority goals of the SDGs or Sustainable Development Goals, namely the tenth goal or "Reduced Inequalities".

The program activities include the following.

Disaster Response

Programs that coordinate and focus on disaster emergency response actions in collaboration with all relevant stakeholders.

The target of this program activity is to help accelerate disaster impact management actions for the community by meeting the basic needs of affected communities to post-disaster impacts.

Bank Mandiri takes an active role in disaster response actions that occurred throughout 2023, such as:

- Disaster Response in Mulyorejo Village, Tirto, Pekalongan- Central Java
- Flood and Landslide Disaster Response in Central Tapanuli Regency
- Earthquake Disaster Response in Jayapura City
- Flood Disaster Response in Pati Regency
- Flood Disaster Response in Musi Rawas Regency
- Flood Disaster Response in Lahat District
- Landslide Disaster Response on Serasan Island, Natuna Regency
- Pertamina Pelumpang Depot Fire Disaster Response
- Flood and Landslide Response in Manado
- Flash Flood Disaster Response in Lumajang Regency
- Flood and Landslide Disaster Response in Garut City
- Flood and Landslide Disaster Response in Jembarana and Karangasem Districts
- Flood Disaster Response in Kudus
- Flood Disaster Response in Semarang
- Flood Disaster Response in Padang
- Flood and landslide disaster response in North Sumatra
- Disaster Response to Mount Marapi Eruption in West Sumatra

In its implementation, Bank Mandiri strives to be aligned with BNPB, SOE ministries and related local governments so as to create a positive and optimal impact in every disaster response action.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

DISBURSEMENT OF TJSL FUNDS

In 2023, Bank Mandiri realizes a total TJSL fund disbursement of Rp174.6 billion, of which 100% is allocated to support the Non-UMK Funding Program, 10% for the Mandiri Young Entrepreneur program, 1.1% for Rumah BUMN, 2.7% for Healthy Homecoming with SOEs, 0.8% for Mandiri Sahabatku. The Bank allocates funds of Rp250 billion for 2024. The following is Bank Mandiri's TJSL fund distribution:

Table of Realization of Bank Mandiri's TJSL Fund Disbursement, 2021-2023

Program	2023	2022	2021
Mandiri Sahabatku	Rp1.4 Billion	Rp500 Million	Rp1.0 Billion
Wirausaha Muda Mandiri	Rp17.5 Billion	Rp8.9 Billion	Rp6.5 Billion
Rumah BUMN	Rp2.0 Billion	Rp2.6 Billion	Rp3.6 Billion
Healthy Homecoming with SOEs*)	Rp4.7 Billion	Rp3.9 Billion	-

*) New programs in 2023