

MATERIAL TRANSACTION INFORMATION CONTAINING CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATES/RELATED PARTIES

Transaction Objects	Affiliated Parties	Nature of Affiliate Relationships	Transaction Value (Rp)
Securities Transactions	BNI AM	SOEs Sub-Subsidiary (controlled by the same party, either directly or indirectly, namely the Government of the Republic of Indonesia)	54,050,000,000
Securities Transactions	PT PEMERINGKAT EFEK INDONESIA	SOEs (operated by the same party, Government RI)	42,000,000,000
Securities Transactions	AXA Mandiri	Bank Mandiri Subsidiary Company	39,000,000,000
Securities Transactions	PT ASURANSI TUGU PRATAMA INDONESIA Tbk	SOEs Subsidiary (controlled by the same party, either directly or indirectly, namely the Government of the Republic of Indonesia)	20,000,000,000
Securities Transactions	DP Employee of Semen Baturaja	SOEs Relation Parties (controlled by the same party, either directly or indirectly, namely the Government of the Republic of Indonesia)	882,000,000

TRANSACTIONS WITH RELATED PARTIES

In order to carry out its normal business, Bank Mandiri has significant business transactions with related parties as follows:

- Related party relations as major shareholders**
 Government of the Republic of Indonesia through the Ministry.
- Related party relationship due to ownership and/or management**
 The nature of transactions with related parties includes share participation, issued securities, loans and subordinated securities, sharia loans and receivables/financing, customer deposits and bank guarantees.

No	Related Parties	Nature of Relationships
1	Bank Mandiri Pension Fund	Bank Mandiri as founder
2	Bank Mandiri Pension Fund 1	Bank Mandiri as founder
3	Bank Mandiri Pension Fund 2	Bank Mandiri as founder
4	Bank Mandiri Pension Fund 3	Bank Mandiri as founder
5	Bank Mandiri Pension Fund 4	Bank Mandiri as founder
6	PT Bumi Daya Plaza	Controlled by Bank Mandiri Pension Fund (since 19 December 2013)
7	PT Pengelola Investama Mandiri	Controlled by Bank Mandiri Pension Fund (since 19 December 2013)
8	PT Usaha Gedung Mandiri	Controlled by Bank Mandiri Pension Fund (since 19 December 2013)
9	PT Estika Daya Mandiri	Controlled by Bank Mandiri Pension Fund 1
10	PT Asuransi Staco Mandiri (formerly PT Asuransi Staco Jasapratama)	Controlled by Bank Mandiri Pension Fund 2
11	PT Mulia Sasmita Bhakti	Controlled by Bank Mandiri Pension Fund 3
12	PT Krida Upaya Tunggal	Controlled by Bank Mandiri Pension Fund 4
13	PT Wahana Optima Permai	Controlled by Bank Mandiri Pension Fund 4
14	Bank Mandiri Employee and Pension Health Cooperative (Mandiri Healthcare)	Significantly influenced by Bank Mandiri

MATERIAL TRANSACTION INFORMATION CONTAINING CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATES/RELATED PARTIES

- **Related Parties with Government Entities**

The nature of transactions with related parties of government entities include current accounts at other banks, placements in other banks, securities, government bonds, other receivables - trading transactions, receivables for securities under agreements to repurchase, derivative receivables, sharia loans and receivables/financing, consumer finance receivables, acceptance receivables, stock participation, customer deposits, deposits from other banks, derivative liabilities, acceptance liabilities, securities issued, fund borrowings, loans and subordinated securities, unused loans facilities, bank guarantees, ongoing irrevocable letters of credit and standby letters of credit.

In carrying out its business activities, the Bank also conducts transactions for the purchase or use of services such as telecommunication fees, electricity expenses and other expenses with related parties of government entities.

More complete information about related parties to government entities is presented in the Audited Financial Statement note No. 56 as attached to this Annual Report

MANAGEMENT RELATIONSHIP OR KEY EMPLOYEES OF BANK MANDIRI

Salaries and benefits, bonuses and allowances, bonuses and tantiem, long-term rewards for the Board of Commissioners, Board of Directors, Audit Committee and Risk Oversight Committee, Sharia Supervisory Board and Senior Executive Vice President and Senior Vice President (Note 49) for the years ended 31 December 2023 and 2022 amounted to Rp2,030,660 and Rp1,837,516 respectively or 3.77% and 3.45% of the total consolidated other operating expenses

REALIZATION OF RELATED PARTY TRANSACTIONS

Details of transaction balances with related parties as of 31 December 2023 and 2022 are further described in the Audited Financial Statements note No. 56 attached to this Annual Report.