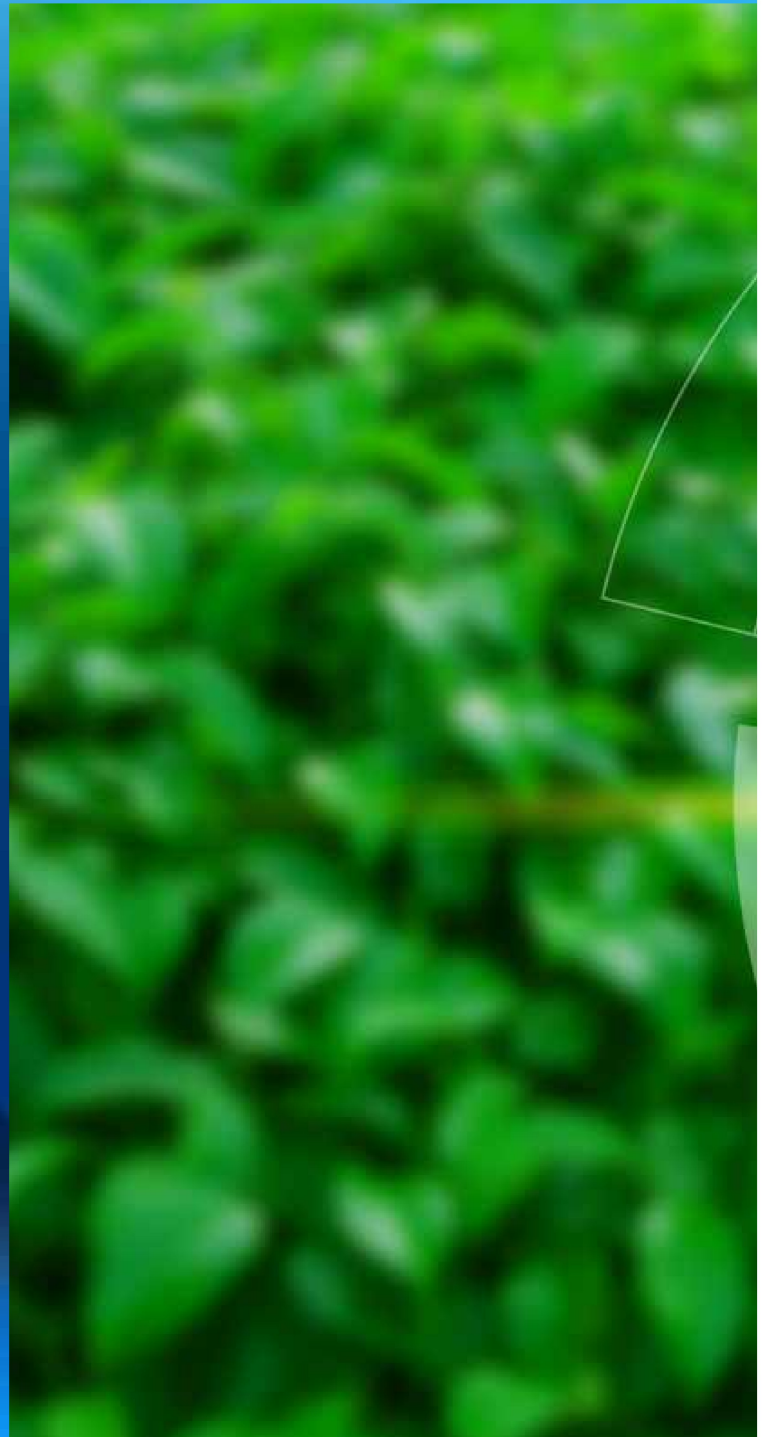


In 2024, Bank Mandiri successfully increased its TJSL fund distribution by 43%, reaching Rp250 billion, through the implementation of various initiatives to ensure the achievement of targets outlined in the SDGs.





SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES



Bank Mandiri are consistently committed to balancing economic growth with social responsibility and environmental stewardship. Through impactful and forward-thinking initiatives, we continually contribute to a sustainable future that aligns with global goals and supports Indonesia's national aspirations for equitable and inclusive development.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES

Bank Mandiri reaffirms its unwavering commitment to implementing Corporate Social and Environmental Responsibility (TJSL) programs, reflecting its dedication to global sustainability goals and Indonesia's national priorities. In 2024, the Bank adopts a forward-thinking approach, embedding international best practices and aligning with contemporary trends that prioritize resilience, innovation, and inclusivity. Through the integration of global frameworks, such as the Sustainable Development Goals (SDGs) and Environmental, Social, and Governance (ESG) principles, Bank Mandiri seeks to contribute meaningfully to the holistic development of communities, economic empowerment, and environmental stewardship.

Bank Mandiri TJSL initiatives are strategically designed to address critical global and national issues, including climate change mitigation, poverty alleviation, equitable access to education and healthcare, and fostering innovation for

micro, small, and medium enterprises (MSMEs). By strengthening synergies with stakeholders and leveraging cutting-edge technology, the Bank ensures its programs are impactful and adaptive to changing social and environmental dynamics.

This commitment underscores Bank Mandiri's leadership in balancing economic growth with social and environmental responsibilities, reaffirming its role as a catalyst for sustainable progress. These efforts also align with Indonesia's vision for achieving equitable development and carbon neutrality, positioning Bank Mandiri as a key partner in shaping a resilient, sustainable future for the nation and beyond.

TJSL Implementation Policy

Aligned with Ministry of State-Owned Enterprises (SOEs) Regulation No. 01/MBU/03/2023, Bank Mandiri implements its TJSL programs based on ISO 26000, adopting the Creating Shared Value (CSV) concept. This approach emphasizes shared benefits and values tailored to current developments and needs. By doing so, Bank Mandiri TJSL initiatives aim to deliver optimal benefits for social and environmental development, contribute to added value for the Company, and empower micro and small enterprises to grow stronger and more independent.

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 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 24 March 2023 concerning the Corporate Social and Environmental Responsibility Program for State-Owned Enterprises.

TJSL PRINCIPLES

Referring to the Regulation of the Minister of SOEs, four principles guide the systematic and integrated implementation of TJSL programs to ensure their performance aligns with priorities and work plans. These four principles are:

1. Integrated. Based on risk analysis and business processes that are interconnected with stakeholders;
2. Directed. Having a clear direction to achieve the Bank's objectives;
3. Measurable impact. Contributing to and providing benefits that create change or added value for stakeholders and the Bank.
4. Accountability. Ensuring accountability to prevent potential misuse or irregularities.

TJSL PILLARS



The strategic initiatives of Bank Mandiri TJSL are structured based on four main pillars: social, environmental, economic, and legal and governance. These pillars align with Minister of SOEs Regulation No. PER-01/MBU/03/2023 on Social and Environmental Responsibility Programs of SOEs.

TJSL PILLARS



Environmental

01

For sustainable management of natural resources and the environment as a support for all life



Economy

02

To achieve quality economic growth through sustainable employment and business opportunities, innovation, inclusive industries, adequate infrastructure, clean energy and supported by partnerships



Legal & Governance

03

To realize legal certainty and effective, transparent, accountable, and participatory governance to create security stability and achieve a state based on law



Social

04

To achieve the fulfillment of quality human rights in a fair and equal manner to improve welfare for all communities



TJSL PROGRAM STRATEGY


















Through its various TJSL programs, Bank Mandiri is committed to enhancing community welfare by fostering opportunities for local economic activities. By empowering community members, both fund owners and users, the programs aim to facilitate transactions that contribute to the growth of the national economy. To maximize the impact, Bank Mandiri conducts comprehensive assessments to identify the specific potentials and needs of local communities, ensuring that its initiatives are targeted and effective.

In alignment with this commitment, Bank Mandiri has strategically allocated and realized its TJSL budget for the 2024 reporting year. The budget is categorized according to Bank Mandiri TJSL pillars, as detailed below:

Budget Allocation According to TJSL Pillars – 2024

TJSL Pillars	Target (Rp)
Social	112,000,000,000
Economy	82,500,000,000
Environment	52,500,000,000
Legal & Governance	3,000,000,000
Total	250,000,000,000

Budget Realization of Bank Mandiri TJSL 2024

TJSL Pillar	Support to SDGs	Achievement (Total Programs)	2024	
			Realization	Allocation
Social Pillar	    	492	Rp112.02 Billion	Rp112 Billion
Economy Pillar	    	343	Rp82.50 Billion	Rp82.5 Billion
Environmental Pillar	     	348	Rp52.51 Billion	Rp52.5 Billion
Legal & Governance Pillar		12	Rp3.00 Billion	Rp3.0 Billion
Total		1,195	Rp250.03 Billion	Rp250 Billion

PURPOSE OF TJSL

The objectives of Bank Mandiri 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 TJSL programs are implemented with targeted beneficiaries, including communities surrounding the Bank's operational areas and the broader public selected strategically. In 2024, Bank Mandiri TJSL activities are focused on three main areas: Education, Environment, and MSE Development.

TJSL MANAGEMENT STRUCTURE

Bank Mandiri TJSL program is managed by the Corporate Social Responsibility Department under the Corporate Secretary Group. SEVP Corporate Relations who is under the supervision of the President Director is in charge of the TJSL programs.



TJSL 2024 ACHIEVEMENTS

In 2024, Bank Mandiri's commitment to implementing TJSL programs and achieving SDGs was recognized through various awards from third parties, including:

No.	Date	Awards		Awarding
		Award Name	Category	
1	March 2024	Indonesia CSR Excellence Awards 2024	1. The Best Leadership Focus Commitment on CSR 2. Excellence Community Program Award The Best CSR in MSME Program The Best Integrated CSR Awards	First Indonesia Magazine
2	April 2024	Kelana Wastra 2024	Largest B2B Transaction Volume Category	Ministry of SOEs
3	May 2024	Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia	Contribution in Driving the Transmigration Area of South Sumatra Province as a Competitive Transmigration Area	Ministry of Villages, Development of Disadvantaged Regions and Transmigration
4	May 2024	TOP CSR Awards 2024	1. TOP CSR Awards 2024 on Stars 5 2. TOP Leader on CSR Commitment	Top Business
5	June 2024	Bisnis Indonesia (BISRA) 2024	Gold Champion Social Responsibility to Accelerate Stronger Recovery Category	Business Indonesia 2024
6	July 2024	Derap Kerja Sama Jakarta Award	1. Community Empowerment Category 2. Categories Environment	DKI Jakarta Provincial Government
7	July 2024	National Family Day	Implementation of the Stunting Control Program in the Gunung Kidul Region	National Population and Family Planning Board (BKKBN)
8	September 2024	7 Most Popular Brand of The Year 2024	Social Program/Community Development Category	Jawa Pos
9	October 2024	Trade Expo Indonesia	Best Booth Category more than 100 m of Trade Expo Indonesia 2024	Ministry of Trade
10	October 2024	CSR Awards 2024, Impact Symphony: "Corporate Social Responsibility Appreciation Night 2024"	Most Impactful Program on Health and Education	Investor Trust

BANK MANDIRI TJSL PROGRAM

The following are several flagship TJSL programs carried out by the Bank during 2024:

Bank Mandiri Flagship TJSL Program Highlights – January to December 2024

Wirausaha Muda Mandiri (WMM)

Priorities: MSE Development

SDGs Category



BANK MANDIRI TJSL PROGRAM

Rumah BUMN (RB) Bank Mandiri

Priorities: MSE Development



SDGs Category



Urban Festival

Priorities: MSE Development



SDGs Category



Aksi Bersih Mandiri

Priorities: Environment



SDGs Category



Urban Livin

Priorities: Education, Environment and MSE Development



SDGs Category





BANK MANDIRI TJSL PROGRAM

Mudik Bersama Mandiri

Priorities: Social, MSE Development



SDGs Category



Mandiri Sahabat Desa

Priorities: Social, MSE Development



SDGs Category



Mandiri Sehat

Priorities: Social, Environment



SDGs Category



Mandiri Sahabat Difabel

Priorities: MSE Development



SDGs Category



BANK MANDIRI TJSL PROGRAM

Sentra Pengolahan Beras Terpadu (SPBT)

Priorities: MSE Development



SDGs Category



Mandiri Sahabatku

Priorities: MSE Development



SDGs Category



Mandiri Lingkar Hijau

Priorities: Environment and MSE Development



SDGs Category



Mandiri Air

Priorities: Environment, Social



SDGs Category





BANK MANDIRI TJSL PROGRAM

Beasiswa Mandiri

Priorities: Education



SDGs Category



Tanggap Bencana

Priorities: Social, Environment



SDGs Category



Mandiri Berbagi Kebajikan

Priorities: Social



SDGs Category



Pembangunan Sarana dan Prasarana Umum

Priorities: Social, Environment



SDGs Category



TJSL PROGRAM PERFORMANCE

Mandiri Bersama Mandiri Program

The Mandiri Bersama Mandiri program is a Social and Environmental Responsibility (TJSL) initiative aimed at supporting community empowerment and fostering sustainable economic development in Indonesia. It emphasizes collaboration and innovative approaches to developing community self-reliance, ultimately shaping economically independent Indonesian communities.

The program targets several key objectives, including improving the economic welfare of communities across Indonesia, empowering economic activities, enhancing financial literacy, promoting sustainable community development, and providing tangible support for the government's National Economic Recovery (PEN) program. These targets reflect Bank Mandiri's commitment to the priority goals of the Sustainable Development Goals (SDGs), particularly Goal 8: "Decent Work and Economic Growth."

The program encompasses 14 distinct activities, which are detailed as follows:

1. Wirausaha Muda Mandiri (WMM)

Wirausaha Muda Mandiri (WMM) is Bank Mandiri's flagship program, initiated in 2007, designed to support the government's efforts in fostering entrepreneurship in Indonesia, particularly among the younger generation. Entrepreneurs serve as a vital role in a nation's economy and are considered a key indicator of its economic progress.

The main objective is to form a community of young entrepreneurs who continue to synergize in Bank Mandiri and government programs, thereby succeeding as role models for the new generation of Indonesian youth entering the entrepreneurial world.

Carrying the tagline Inspire, Innovate, Impact, the WMM Program is expected to continuously create young entrepreneurs with the ability to find effective solutions to problems or challenges and the capability to adapt to new changes or situations.

In its implementation in 2024, WMM registration attracted more than 3,700 participants under the Business Existing category. The program aims to support young entrepreneurs who are eager to pursue entrepreneurship, helping them further develop their businesses, gain access to business networks, and acquire the knowledge and skills needed to succeed in the business world.

2. Rumah BUMN (RB) Bank Mandiri

Rumah BUMN (RB) is an enhancement of the Rumah Kreatif BUMN (RKB) program, with primary goal to increase the capacity and capability of MSMEs. This initiative aims to create excellent and quality MSMEs in Indonesia.

The targeted goals are to enhance MSMEs to upgrade to a higher level and produce superior and high-quality products and packaging designs that can compete both nationally and internationally.



TJSL PROGRAM PERFORMANCE

Rumah BUMN functions include MSME Development, Provincial-Level Disaster Response Units, Co-Working Space, Millennial Basecamp, and Provision of KUR/KUM.

Bank Mandiri has been entrusted by the Ministry of SOEs to establish Rumah BUMN since 2017. In 2024, Bank Mandiri had successfully established 23 Rumah BUMN, supporting a total of 15,101 MSMEs in various locations, ranging from Kampar Regency (Riau Province) to Bintuni (West Papua Province), as well as major cities such as Jakarta, Bogor, Medan, Semarang, and Surabaya. Activities conducted at Rumah BUMN include the Rumah BUMN Entrepreneur Week, as well as acceleration programs aimed not only at MSMEs but also at Rumah BUMN facilitators, such as certified coaching training. In 2024, over 100 training sessions were held across all Rumah BUMN managed by Bank Mandiri.

Bank Mandiri measures and evaluates the social impact of Rumah BUMN activities. In 2024, social impact measurement was conducted using the Social Return on Investment (SROI) method at Rumah BUMN Jakarta Selatan and Rumah BUMN Medan. The SROI values were 3.9 for Rumah BUMN Jakarta Selatan and 4.06 for Rumah BUMN Medan.

3. Urban Festival

A business growth acceleration program for MSMEs focusing on sustainability aspects through training and incubation programs for curated Rumah BUMN participants. During the Urban Festival, 20 finalist MSMEs from Rumah BUMN were selected after a curation process. Out of these, 5 winners will receive development grants.

The goal is to provide recognition and appreciation to outstanding MSMEs that can serve as "representatives" of Bank Mandiri's MSMEs, demonstrating growth through network development and market access.

The Urban Festival activity attracted more than 5,000 MSMEs to participate in the MSME acceleration program. All Urban Festival 2024 winners who received business capital utilized the funds to meet their operational and production process needs.

4. Aksi Bersih Mandiri

Aksi Bersih Mandiri is a program designed to promote cleanliness and environmental preservation. This initiative engages Bank Mandiri employees and the surrounding community working together to conduct clean-up activities in various locations and events that require special attention to cleanliness.

Through this program, Bank Mandiri aims not only to create a positive impact on the environment but also to drive the community to be more aware of cleanliness and the importance of maintaining a healthy environment. Aksi Bersih Mandiri is also combined with environmental awareness campaigns, such as reducing plastic waste, promoting recycling, and educating on better waste management practices.

TJSL PROGRAM PERFORMANCE

In 2024, Bank Mandiri organized these initiatives at several locations, including the Indonesian National Team match at Gelora Bung Karno (GBK) and the Mandiri Jogja Marathon, as well as providing Recycling Vending Machines, Garbage Boats, and Waste Collection Vehicles. These efforts contributed to reducing plastic waste, with more than 3.5 tons of waste collected across three locations, while engaging over 150 community members to raise awareness about cleanliness and environmental responsibility.

5. Urban LIVIN

Urban Livin is a movement to encourage urban communities to live better, be more environmentally friendly, and care more for others, with a focus on sub-urban areas to create a more prosperous society through the pillars of environment, education, and economy.

Urban Livin consists of two interrelated programs: Mandiri Pilah Sampah and Mandiri Sekolah Kejar Paket. Mandiri Pilah Sampah is a program emphasizing organic waste management using biodigester machines and engaging communities to produce eco-enzymes. Through this program, communities are encouraged to sort and manage waste independently, resulting in positive environmental, social, and economic impacts by establishing waste banks.

Through this activity, Mandiri Sekolah Kejar Paket was established to provide greater benefits to the community. It is a non-formal education program designed for those who were unable to complete their formal education. This program offers the community an opportunity to obtain an education equivalent to formal schooling through three levels: Paket A (equivalent to elementary school), Paket B (equivalent to junior high school), and Paket C (equivalent to senior high school) for communities around waste banks.

The target of this program aligns with the Sustainable Development Goals (SDGs) of No Poverty, Quality Education, Decent Work and Economic Growth, Sustainable Cities and Communities, and Responsible Consumption and Production.

Throughout 2022–2023, the Graduation of Kejar Paket A, B, and C programs was held with a total of 242 students. The equivalency education organized by Bank Mandiri has been Accredited A by BAN PNF. Learning activities are conducted regularly in collaboration with Local Champions to support daily activities until students receive their diplomas. The program locations are spread across Sub-District Mampang Prapatan, Sub-District Kebon Baru, and Sub-District Tanjung Barat. Currently, the Kejar Paket A, B, and C programs are ongoing with approximately 200 students enrolled. This program is a collaborative initiative with alumni of the Wirausaha Muda Mandiri program.



TJSL PROGRAM PERFORMANCE

6. Mudik Bersama Mandiri

As a form of social responsibility, Bank Mandiri organizes a Mudik Bersama program for the community and employees near the company's environment. This free homecoming initiative is a mandatory social activity by Bank Mandiri ahead of the Eid al-Fitr celebrations, directly benefiting the general public.

The objectives of this activity include providing assistance to people who wish to return to their hometowns using public transportation, particularly those connected to Bank Mandiri, including customers and internal employees in need, as a reflection of Bank Mandiri's care for the community surrounding the company.

During the Mudik Bersama BUMN held on April 4 - 6, 2024, Bank Mandiri successfully facilitated the homecoming of 6,525 travelers using 145 buses conducted in collaboration with several institutions.

7. Mandiri Sahabat Desa

Mandiri Sahabat Desa is a program initiated by Bank Mandiri with the aim of empowering communities in Indonesia, particularly in the areas of economy, finance, and skills development.

This program is expected to support the goal of creating more self-reliant, prosperous villages with economic resilience, enabling rural communities to contribute sustainably to national economic development.

In 2024, Bank Mandiri provided various forms of assistance focusing on public infrastructure, education, MSME support, health, and social welfare. These included financial literacy training, the construction of clean water facilities such as communal public toilets (MCK), the provision of clean water sources in the form of solar-powered water pump equipment, street lighting using solar panels, solar panels for uninhabitable homes, social services in the form of basic food packages, community clean-up activities, the provision of integrated waste management facilities for youth organizations, school supplies for children, free health services for the community, stunting prevention packages, and MSME support in the form of equipment for women fisherfolk and repairs for fishing boats for the community. One of the Mandiri Sahabat Desa program activities was carried out in Morowali, Central Sulawesi, from May 20-22, 2024.

TJSL PROGRAM PERFORMANCE

8. Mandiri Sehat

Mandiri Sehat is a program by Bank Mandiri focused on improving community health, particularly in areas that require additional healthcare support.

The program aims to create healthier and more prosperous communities through various healthcare services and health-related education initiatives.

Throughout 2024, several activities were carried out, including Bakti Kesehatan for the Abdi Dalem Ngayogyakarta, providing healthcare facilities and infrastructure such as 24 ambulances, supporting 688 Posyandu (integrated health posts), organizing blood donation conducted 4 (four) times a year across all regions, deploying disaster response vehicles, and other related activities.

9. Mandiri Sahabat Difabel

Mandiri Sahabat Difabel is a Corporate Social Responsibility (CSR) program initiated by Bank Mandiri to provide support and enhance the quality of life for individuals with disabilities.

The program aims to empower people with disabilities by providing various facilities and opportunities that enable them to actively participate in society and the workforce.

Several activities were carried out in 2024, including providing access to financial literacy, training/education, and empowering Sahabat Difabel to gain equal access, with Bank Mandiri having mentored more than 200 MSMEs with disabilities.

10. Integrated Rice Processing Center (SPBT)

SPBT is Bank Mandiri's concrete effort to enhance inclusiveness and the welfare of local farmers. It involves building physical infrastructure such as facilities, providing equipment and tools for rice processing, and introducing institutional innovations for farmers.

The SPBT aims to establish a unified rural agricultural-based economic strength. This initiative is expected to improve farmers'

livelihoods, boost rural purchasing power, break supply chains that disadvantage farmers, and reduce poverty in the area.

Bank Mandiri has established Integrated Rice Processing Centers (SPBT) in three locations: Pamarican, Kebumen, and Jembrana.



TJSL PROGRAM PERFORMANCE

11. Mandiri Sahabatku

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

The target audience is PMIs, with the hope that upon their return to Indonesia, they will have entrepreneurship skills and be able to become self-reliant entrepreneurs. The training is provided not only to PMIs but also to their families.

In 2024, training was provided to more than 2,200 Migrant Workers (PMI) and Former Migrant Workers (Purna PMI) across 6 (six) countries, including Hong Kong, Malaysia, South Korea, Japan, Indonesia, and Saudi Arabia. In addition to offline and online training, a mentorship program was also implemented in collaboration with alumni of the Young Entrepreneurs Program (WMM) and Rumah BUMN. This initiative provides continuous mentoring and training for selected migrant workers and their families.

12. Mandiri Lingkar Hijau

Mandiri Lingkar Hijau is a corporate social responsibility program by Bank Mandiri aimed at supporting environmental sustainability.

The program focuses on processing waste into economically valuable products. In addition to addressing waste management issues, it is also designed to empower local communities

In 2024, the Mandiri Lingkar Hijau Program empowered more than 50 farmers, 40 coffee shops, 20 vocational school students, and alumni of the Mandiri Young Entrepreneurs Program. This initiative successfully processed 2.5 tons of coffee waste through activities including waste collection, research, processing, training, and product marketing. Through the Mandiri Lingkar Hijau Program, Bank Mandiri is committed to actively contributing to environmental sustainability while driving the community to be more aware of nature conservation for future generations.

13. Mandiri Air

Mandiri Air is one of Bank Mandiri's corporate social responsibility programs focused on improving access to clean water and proper sanitation in various regions of Indonesia. This program is designed to assist communities facing difficulties in accessing clean water, particularly in areas where sanitation infrastructure remains a challenge.

Through Mandiri Air, Bank Mandiri is committed to supporting public health and enhancing the quality of life by providing adequate access to clean water.

In 2024, this program was implemented in 17 villages across 4 regencies, providing access to clean water for 3,719 families.

TJSL PROGRAM PERFORMANCE

14. Mandiri Scholarship

The Mandiri Scholarship by Bank Mandiri is an educational assistance program aimed at supporting outstanding and high-potential students in Indonesia.

This program seeks to nurture a generation of competent and highly competitive youth who can contribute to Indonesia's future progress.

In 2024, Bank Mandiri awarded scholarships to the National Flag Hoisting Troop (Paskibraka), children of TNI Polri personnel, and provided other educational scholarships.





TJSL PROGRAM PERFORMANCE

Bangkit Bersama Mandiri Program

This CSR program addresses societal issues, focusing on social, health, education, and environmental matters, as well as the development of public facilities and infrastructure. The objective is to deliver benefits that enhance the lives and welfare of the community. This aligns with Bank Mandiri's commitment to fulfilling its social function through initiatives such as assistance for natural and non-natural disasters, education, health improvement, infrastructure development, religious facilities, environmental conservation, and social empowerment to alleviate poverty.

The aim is to provide benefits that enhance the lives and welfare of the community. This aligns with Bank Mandiri's commitment to fulfilling its social function through initiatives such as aid for natural and non-natural disasters, education, health improvement, infrastructure development, religious facilities, environmental conservation, and community empowerment to alleviate poverty. This goal is also aligned with the priority target of the SDGs, specifically Goal 10: Reduced Inequalities.

The program's activities in 2024 consisted of 3 (three) main initiatives, detailed as follows:

1. Disaster Response

This program focuses on emergency disaster response actions in collaboration with all relevant stakeholders.

The objective of this program is to accelerate disaster impact management for affected communities by fulfilling their basic needs during and after the disaster.

Throughout 2024, Bank Mandiri played an active role in disaster response efforts by distributing approximately 16,000 packages, including food and health supplies, to the following locations:

- Disaster Response for Mount Merapi Eruption, West Sumatra
- Disaster Response for Flood in Kerinci, Jambi
- Disaster Response for Flood in Humbang Hasundutan Regency, North Sumatra
- Disaster Response for Flood in Karanganyar, Demak Regency, Central Java
- Disaster Response for Flood in Grobogan Regency, Central Java
- Disaster Response for Flood in Ciledugkulon Village, Cirebon Regency
- Disaster Response for Flood in North Sulawesi
- Disaster Response for Flood in Demak Regency through Yayasan Tlago Pandan
- Disaster Response for Flash Flood and Landslide in Lebong Regency, Bengkulu
- Disaster Response for Flood in Belopa, Luwu Regency
- Disaster Response for Earthquake in Sumedang Regency
- Disaster Response for Flash Flood in Pesisir Selatan Regency, West Sumatra
- Disaster Response for Flood in Sepaku District, Penajam Paser Utara Regency
- Disaster Response for Flood in Gorontalo Regency
- Disaster Response for Mount Lewotobi Eruption, East Flores, NTT
- Disaster Response for Fire in Manggarai, South Jakarta
- Disaster Response for Flash Flood and Galodo in Tanah Datar and Agam Regencies
- Disaster Response for Flood in Lolulamo Village, Central Halmahera Regency
- Disaster Response for Flood in Ogan Komering Ulu Regency, South Sumatra
- Disaster Response for Flood in Kudus Regency

TJSL PROGRAM PERFORMANCE

In its implementation, Bank Mandiri coordinated with the National Disaster Management Agency (BNPB), the Ministry of SOEs, and local governments to ensure that every disaster response action created a positive and optimal impact.

2. Mandiri Berbagi Kebajikan

Mandiri Berbagi Kebajikan is a program by Bank Mandiri aimed at helping those in need, especially during major occasions such as Ramadan, Eid al-Adha, Christmas, and other major holidays.

This program reflects Bank Mandiri's commitment to supporting social welfare and helping to reduce the burdens of communities, particularly in areas requiring assistance.

In 2024, Bank Mandiri conducted several Mandiri Berbagi Kebajikan activities, including:

1. Ramadan Blessings: Distributed gifts to 57,000 orphans and underprivileged individuals during the holy month of Ramadan.
2. Eid al-Adha Sacrifice Distribution: Delivered 5,000 cans of sacrificial meat to remote islands and disaster-stricken areas such as Mount Ruang in North Sulawesi, Agam Regency in West Sumatra, Bontang in East Kalimantan, Morowali in Southeast Sulawesi, and Mentawai in West Sumatra, as well as distributed 278,100 packages of sacrificial meat across all Bank Mandiri operational regions.
3. Mandiri Jogja Marathon: Organized a CSR initiative, the Shoe Donation Dropbox, collecting approximately 300 pairs of wearables used shoes from participants during race pack collection. These shoes were distributed to underprivileged communities, including pedicab drivers, horse cart drivers, sanitation workers, and street vendors.

4. Bank Mandiri Anniversary Celebration: Provided educational support to 2,600 orphans and organized Mandiri Affordable Markets, offering 70,200 social packages at low prices to underprivileged families. This initiative was carried out with the involvement of Bank Mandiri employees across its regional offices.
5. Christmas Celebrations: Distributed over 2,000 gift packages to orphanages and nursing homes.

3. Public Facilities And Infrastructure Construction

The Public Facilities and Infrastructure Development assistance program by Bank Mandiri represents a commitment of its Corporate Social Responsibility (CSR) initiatives. This program is aimed at supporting infrastructure development across various regions in Indonesia, particularly in areas where such facilities are critically needed. Through this program, Bank Mandiri provides infrastructure that improves the quality of life for communities and supports sustainable social and economic development.

The program focuses on addressing inadequate public facilities, such as bridges, rural roads, sanitation systems, places of worship, and uninhabitable homes.

In 2024, Bank Mandiri developed public facilities, including 132 places of worship consisting of mosques, churches, and temples, road repairs at 78 locations, renovations and construction of community halls at 38 locations, and the development of other public infrastructure.



DISBURSEMENT OF TJSL FUNDS

In 2024, Bank Mandiri realized a total of Rp250 billion for its Corporate Social and Environmental Responsibility (TJSL) programs. The funds were distributed across various initiatives :

TJSL Program Budget Allocation for Community Development Program

Program	Unit	2023	2024
Charitable Donations	%	42.35	44.80
Community Investments	%	53.65	54.00
Commercial Initiatives	%	4.00	1.20
Total	%	100	100

Jenis Kontribusi TJSL

Contribution Types	Unit	2023	2024
Cash Contribution*	Rp million	0	0
In-Kind Giving**	Rp million	174.67	250.03
Management Overhead	Rp million	9.63	6.56

* Bank Mandiri does not provide direct cash assistance to the public. All CSR contributions are carried out through community development programs and strategic infrastructure projects.

** Total funds realized from CSR programs