

GROUP HEAD AND/OR EQUIVALENTS LEVELS

WORK UNITS	HEAD OF UNITS
Improvement Project	Ignatius Susatyo Wijoyo
Finance & Strategy	
Strategy & Performance Management Group	Antonius Kunta Widyatmaka
Accounting Group	Freddy Kurnianto
Investor Relations Group	Laurensius Teiseran
Strategic Investment & Subsidiaries Management Group	Indra Soaloon Situmorang
Business Transformation	Thontowy Jauhari
Corporate Transformation	Minette Rivelina
Senior Operational Risk Corporate Center	Syafelda Indrayuni
Network & Retail Banking	
Small Medium Enterprise Group	Alexander Diplo P.J.S.
Wealth Management Group	Ursula Sista Pravesthi
Distribution Strategy Group	Ashraf Farahnaz
Transaction Banking Retail Sales Group	Erin Young
Retail Deposit Product & Solution Group	Evi Dempowati
Micro Development & Agent Banking Group	Muhamad Gumilang M
Micro Personal Loan Group	Rheyana Anggun Marnala
Credit Cards Group	Agus Hendra Purnama
Consumer Loans Group	Dessy Wahyuni
Senior Operational Risk Distribution & Consumer	Tina Setiawati Sentoso



EMPLOYEE DEMOGRAPHICS

Employee by Organization Level

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
Senior Executive Vice President (SEVP), Executive Vice President (EVP), Senior Vice President (SVP)	113	34	147	116	33	149
Vice President (VP), Assistant Vice Manager*	2,684	1,512	4,196	2,583	1,431	4,014
Staff	7,018	6,722	13,740	7,129	6,769	13,898
Lain-lain	8,586	12,101	20,687	8,593	12,141	20,734
	104	-	104	145	-	145
Total	18,505	20,369	38,874	18,566	20,374	38,940

*) Managers are employees with organizational levels of assistant manager, manager, first senior manager and senior manager

Employee by Employment Status

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
Doctoral Degree	12	1	13	11	2	13
Master Degree	1,189	770	1,959	1,194	730	1,924
Bachelor Degree and equivalent	16,188	18,337	34,495	16,038	18,342	34,380
Diploma	512	973	1,485	588	1,130	1,718
Senior High School	599	119	718	725	170	895
Junior High School	5	-	5	10	-	10
Primary School	-	-	-	-	-	-
Total	18,505	20,369	38,874	18,566	20,374	38,940

Employee by Employment Status

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
Permanent Employee	16,616	17,590	34,206	16,601	17,762	34,363
Non-Permanent Employee (contract)	1,713	2,636	4,349	1,721	2,416	4,137
Trainee	176	143	319	244	196	440
Total	18,505	20,369	38,874	18,566	20,374	38,940

Employee by Age

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
20-24 Years old	1,245	1,714	2,959	1,116	1,528	2,644
25-29 Years old	3,159	3,867	7,026	3,274	4,201	7,475
30-34 Years old	5,325	6,825	12,150	5,936	7,293	13,229
35-39 Years old	4,148	4,128	8,276	3,441	3,501	6,942
40-44 Years old	1,880	1,804	3,684	1,833	1,824	3,657
45-49 Years old	1,055	965	2,020	990	875	1,865
50-54 Years old	1,418	915	2,333	1,612	979	2,591
>54 Years old	275	151	426	364	173	537
Total	18,505	20,369	38,874	18,566	20,374	38,940

EMPLOYEE DEMOGRAPHICS

Employee by Generation

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
Gen X	3,482	2,826	6,308	4,060	3,202	7,262
Gen Y	10,633	11,974	22,607	10,924	12,587	23,511
Gen Z	4,390	5,569	9,959	3,582	4,585	8,167
Total	18,505	20,369	38,874	18,566	20,374	38,940

Employee by Tenure

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
<3 Years	3,229	3,649	6,878	3,024	3,279	6,303
3-5 Years	1,972	1,789	3,761	2,741	2,952	5,693
6-10 Years	5,231	6,220	6,220	5,440	6,292	11,732
11-15 Years	4,731	5,345	10,076	3,877	4,479	8,356
16-20 Years	1,367	1,497	2,864	1,154	1,436	2,590
21-25 Years	333	828	1,161	353	726	1,079
26-30 Years	1,284	827	2,111	1,428	910	2,338
>30 Years	358	214	572	549	300	849
Total	18,505	20,369	38,874	18,566	20,374	38,940

Employee by Tenure

Description	2024			2023		
	Male	Female	Total	Male	Female	Total
Kriya Mandiri Participant with Disability	51	16	67	46	12	58
Total	51	16	67	46	12	58



EMPLOYEES COMPETENCE DEVELOPMENT

To enhance employee competencies and achieve global competitiveness, Bank Mandiri has implemented a series of continuous development initiatives aimed at developing exceptional talent. The focus on improving employee competencies aligns with the importance of comprehensive career development.

Employee Career Development

Bank Mandiri's approach to employee career development is based on the Talent Management and Succession program, founded on the principle of fair opportunity. This ensures that every employee has an equal chance to grow and advance while considering the Bank's needs, individual capabilities, employee performance appraisals, employee potential, talent classification, position, and other relevant factors. The program is designed to prepare

employees to take on key management positions within the Bank.

Bank Mandiri's Talent Management and Succession Strategy is structured around the Mandirian Propeller framework, which comprises five key elements: Technical Capability, Leadership Capability, Culture, Learning Agility, and Purpose. This framework serves as the foundation for talent development, ensuring that all five aspects are implemented in a balanced and comprehensive manner.

For a detailed overview of HR development initiatives, please refer to the Human Capital Chapter of this Annual Report.

Competencies Development by Program

Enhancement Programs	2024		2023	
	Batch	Participants	Batch	Participants
Leadership Development Program				
Officer Development Program	27	827	21	640
Staff Development Program	19	611	16	568
SESPiBANK Program	2	3	1	1
Mandiri People Manager (MPM) Fundamental	3	74	2	615
Mandiri People Manager (MPM) Executive	1	208	0	0
Mandiri People Manager (MPM) Mastery	1	801	3	81
Mandiri Advanced Leaders (MALP) Program	2	59	2	65
Mandiri Advanced First Leaders Program (MAFLP)	10	500	5	364
Mandiri Executive Leaders Program (MAELP)	15	15	5	14
S2 Program	3	51	2	73
Women Leadership Program	-	-	2	280
Other Leaderships	65	9,670	58	6,259
Technical Development Programs	2,839	168,292	2,718	300,228
E-learning & Podcast	9,071	768,204	3,369	483,598

EMPLOYEES COMPETENCE DEVELOPMENT

Competencies Development by Job Level

Employee Level	Number of Training Participants	
	2024	2023
Commissioner	10	12
Director	12	12
SEVP - SVP	154	158
VP - AVP	4,120	3,965
SM - FAM	13,993	13,822
Operative	19,659	19,751
Non-Operative	55	59
Pension/ Terminated	2,032	1,738
Grand Total	40,035	39,517

Days and Hours spent for the Training Programs (Man Hour)

Employee Level	Number of Training Participants		Sum of Training Duration (hours)		Average Training Hours per Employee	
	2024	2023	2024	2023	2024	2023
Female	20,916	20,623	2,140,788	2,664,804	102.4	124.4
Male	19,119	18,894	2,175,159	2,674,432	113.8	136.6
Grand Total	40,035	39,517	4,315,947	5,339,236	107.8	130.2

Employee Level	Number of Training Participants		Sum of Training Duration (hours)		Average Training Hours per Employee	
	2024	2023	2024	2023	2024	2023
Commissioner	10	12	179	1,008	17.9	77.5
Director	12	12	70	146	6.3	12.2
SEVP - SVP	154	158	9,532	15,558	61.9	90.5
VP - AVP	4,120	3,965	533,885	807,516	129.6	202.6
SM - FAM	13,993	13,822	1,947,625	2,553,630	139.2	184.2
Operative	19,659	19,751	1,743,310	1,839,932	88.7	88.5
Non-Operative	55	59	649	808	11.8	9.2
Pension/ Terminated	2,032	1,738	80,698	120,638	39.7	58.0
Grand Total	40,035	39,517	4,315,947	5,339,236	107.8	130.2



SHAREHOLDERS COMPOSITION

SHAREHOLDERS COMPOSITION AS OF DECEMBER 2024 AS OF 1 JANUARY 2024 & 31 DECEMBER 2024 & PER CLASSIFICATION

1 January 2024 (Initial Opening of Stock Trading)

Shareholding	Number of Shareholders	Total Shares	Shareholding (%)
NATIONAL			
Government of the Republic of Indonesia	1	48,533,333,334	52.00000
Individual	109,226	1,303,295,159	1.39639
Cooperatives	12	7,470,156,246	8.00374
Foundations	28	84,783,308	0.09084
Pension Fund	123	767,082,132	0.82187
Insurance	178	1,930,265,320	2.06814
Banks	7	60,076,356	0.06437
Limited Liability Company	199	97,795,808	0.10478
Government Institutions	0	0	0
Mutual Funds	309	1,759,904,423	1.88561
Sub Total	110,083	62,006,692,086	66.43574
FOREIGN			
Foreign Individual	252	3,255,152	0.00349
Foreign Business Entity	1,985	31,323,386,094	33.56077
Sub Total	2,237	31,326,641,246	33.56426
Total	112,320	93,333,333,332	100.00

31 December 2024

NATIONAL	Number of Shareholders	Total Shares	Shareholding (%)
Government of the Republic of Indonesia			
Individual	1	48,533,333,334	52.00000
Cooperatives	191,375	2,069,762,877	2.21760
Foundations	9	7,469,920,766	8.00349
Pension Fund	40	79,958,908	0.08567
Insurance	138	893,575,260	0.95740
Banks	189	1,346,002,456	1.44215
Limited Liability Company	11	59,342,848	0.06358
Government Institutions	348	196,715,431	0.21077
Mutual Funds	0	0	0
Sub Total	315	1,401,906,169	1.50204
FOREIGN	192,426	62,050,518,049	66.48270
Foreign Individual			
Foreign Business Entity	309	6,329,608	0.00349
Sub Total	1,974	31,276,485,675	33.56077
Total	2,283	31,282,815,283	33.56426
Total	194,709	93,333,333,332	100.00

SHAREHOLDERS COMPOSITION

20 LARGEST SHAREHOLDERS' COMPOSITION AS OF 1 JANUARY 2024 & 31 DECEMBER 2024

1 January 2024 (Initial Opening of Stock Trading)

No.	Shareholding	Status	Total Shares	Shareholding (%)
1	GOVERNMENT OF THE REPUBLIC OF INDONESIA	Government of the Republic of Indonesia	48,533,333,334	52.0000000
2	INDONESIA INVESTMENT AUTHORITY	Cooperatives	7,466,666,666	8.0000000
3	JPMSE LUX RE UCITS CLT RE-SCHRODER INTERNATIONAL SELECTION FUND	Cooperatives	1,056,088,400	1.1315232
4	BBH BOSTON S/A GQG PARTNERS EMERGING MARKETS EQUITY FUND	Foreign Business Entity	873,025,974	0.9353849
5	CITIBANK SINGAPORE S/A GOVERNMENT OF SINGAPORE	Foreign Business Entity	866,033,828	0.9278933
6	JPMCB NA RE-EUROPACIFIC GROWTH FUND	Foreign Business Entity	747,450,700	0.8008400
7	JPMSE AMS RE AIF CLT RE-STICHTING DEPOSITARY APG EMERGING MARKETS EQUITY POOL	Foreign Business Entity	654,860,090	0.7016358
8	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	Foreign Business Entity	602,985,150	0.6460555
9	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	Foreign Business Entity	599,184,850	0.6419837
10	JPMCB NA RE-NEW WORLD FUND, INC	Foreign Business Entity	582,230,300	0.6238181
11	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFDBOARD-2039927326	Foreign Business Entity	473,609,000	0.5074382
12	STATE STREET BANK-ISHARES CORE MSCI EMERGING MARKETS ETF	Foreign Business Entity	345,111,400	0.3697622
13	BNYMSANV RE BNYM RE PEOPLE'S BANK OF CHINA-2039845393	Foreign Business Entity	317,453,100	0.3401283
14	THE BANK OF NEW YORK MELLON DR	Foreign Business Entity	301,015,640	0.3225167
15	JPMCB NA RE-VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL S	Foreign Business Entity	287,642,536	0.3081884
16	HSBC BK PLC S/A THE PRUDENTIAL ASSURANCE CO LTD	Foreign Business Entity	265,095,500	0.2840308
17	JPMCB NA RE - BLACKROCK INST TR CO N A I	Foreign Business Entity	260,248,762	0.2788379
18	THE BANK OF NEW YORK MELLON DR	Foreign Business Entity	250,808,360	0.2687232
19	MLI GEF ACCOUNT CLIENT GENERAL	Foreign Business Entity	249,669,500	0.2675030
20	PT. PRUDENTIAL LIFE ASSURANCE - REF	Insurance	237,775,436	0.2547593



SHAREHOLDERS COMPOSITION

31 December 2024

No.	Shareholding	Status	Total Shares	Shareholding (%)
1	GOVERNMENT OF THE REPUBLIC OF INDONESIA	Government of the Republic of Indonesia	48,533,333,334	52.0000000
2	INDONESIA INVESTMENT AUTHORITY	Cooperatives	7,466,666,666	8.0000000
3	BBH BOSTON S/A GQG PARTNERS EMERGING MAR	Foreign Business Entity	1,354,654,674	1.4514157
4	JPMCB NA RE-NEW WORLD FUND,INC	Foreign Business Entity	1,267,307,211	1.3578291
5	JPMSE LUX RE UCITS CLT RE-SCHRODER INTER	Foreign Business Entity	935,959,400	1.0028136
6	JPMCB NA RE-EUROPACIFIC GROWTH FUND	Foreign Business Entity	842,822,091	0.9030236
7	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD	Foreign Business Entity	841,881,400	0.9020157
8	CITIBANK SINGAPORE S/A GOVERNMENT OF SINGAPORE	Foreign Business Entity	738,856,528	0.7916319
9	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL	Foreign Business Entity	621,797,250	0.6662113
10	JPMCB NA RE - VANGUARD EMERGING MARKETS	Foreign Business Entity	565,699,750	0.6061068
11	SSB 2Q27 ISHARES CORE MSCI EMERGING MARK	Foreign Business Entity	326,024,000	0.3493114
12	BNYMSANV RE BNYM RE PEOPLE'S BANK OF CHINA	Foreign Business Entity	322,860,400	0.3459218
13	JPMCB NA RE-VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL	Foreign Business Entity	313,893,536	0.3363145
14	SSB 2IB5 OAKMARK INTERNATIONAL FUND -2183966276	Foreign Business Entity	301,640,700	0.3231864
15	JPMCB NA RE-CAPITAL INCOME BUILDER	Foreign Business Entity	294,880,000	0.3159428
16	DJS KETENAGAKERJAAN PROGRAM JHT	Pension Fund	282,684,524	0.3028762
17	THE BANK OF NEW YORK MELLON DR	Foreign Business Entity	280,432,000	0.3004628
18	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY -1	Foreign Business Entity	273,979,935	0.2935499
19	NTC-GQG PARTNERS EMERGING MARKETS EQUITY	Foreign Business Entity	264,141,050	0.2830082
20	JP MORGAN SECURITIES PLC	Foreign Business Entity	263,480,310	0.2823003

COMPOSITION OF SHARES OWNERSHIP OF 5% OR MORE AS OF 1 JANUARY 2024 & 31 DECEMBER 2024

1 January 2024 (Initial Opening of Stock Trading)

Shareholders	Number of Shares	Shareholding (%)
Government of the Republic of Indonesia	48,533,333,334	52.0000000
Indonesia Investment Authority	7,466,666,666	8.000

SHAREHOLDERS COMPOSITION

31 December 2024

Shareholders	Number of Shares	Shareholding (%)
Government of the Republic of Indonesia	48,533,333,334	52,0000000
Indonesia Investment Authority	7,466,666,666	8,000

PUBLIC SHAREHOLDING LESS THAN 5% AS OF 1 JANUARY 2024 & 31 DECEMBER 2024

1 January 2024 (Initial Opening of Stock Trading)

Shareholding	Total Shareholders	Total Shares	Shareholding (%)
NATIONAL			
Individual	109,226	1,303,295,159	1.39639
Cooperatives	11	3,489,580	0.00374
Foundations	28	84,783,308	0.09084
Pension Fund	123	767,082,132	0.82187
Insurance	178	1,930,265,320	2.06814
Banks	7	60,076,356	0.06437
Limited Liability Company	199	97,795,808	0.10478
Government Institutions	0	0	0
Mutual Funds	309	1,759,904,423	1.88561
Sub Total	110,081	6,006,692,086	6.43574
FOREIGN			
Foreign Individual	252	3,255,152	0.00349
Foreign Business Entity	1,985	31,323,386,094	33.56077
Sub Total	2,237	31,326,641,246	33.56426
TOTAL	112,318	37,333,333,332	40

31 December 2024

Shareholding	Total Shareholders	Total Shares	Shareholding (%)
NATIONAL			
Individual	191,375	2,069,762,877	2.2176
Cooperatives	8	3,254,100	0.00349
Foundations	40	79,958,908	0.08567
Pension Fund	138	893,575,260	0.9574
Insurance	189	1,346,002,456	1.44215
Banks	11	59,342,848	0.06358
Limited Liability Company	348	196,715,431	0.21077
Government Institutions	0	0	0
Mutual Funds	315	1,401,906,169	1.50204
Sub Total	192,425	6,050,518,049	6.48270
FOREIGN			
Foreign Individual	309	6,329,608	0.00678
Foreign Business Entity	1,974	31,276,485,675	33.51052
Sub Total	2,283	31,282,815,283	33.51730
TOTAL	194,708	37,333,333,332	40



SHAREHOLDERS COMPOSITION

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS SHAREHOLDING AS OF 1 JANUARY 2024 & 31 DECEMBER 2024

1 January 2024 (Initial Opening of Stock Trading)

No.	Name	Position	Total Shares	Shareholding (%)
BOARD OF COMMISSIONERS				
1.	M. Chatib Basri	President Commissioner/Independent	0	0.0000000
2.	Andrinof A. Chaniago*	Vice President Commissioner/Independent	0	0.0000000
3.	Zainudin Amali	Independent Commissioner	0	0.0000000
4.	Loeke Larasati Agoestina	Independent Commissioner	0	0.0000000
6.	Muliadi Rahardja	Independent Commissioner	0	0.0000000
7.	Rionald Silaban	Commissioner	2,017,700	0.0021618
8.	Arif Budimanta	Commissioner	1,703,900	0.0018256
9.	Nawal Nely*	Commissioner	1,703,900	0.0018256
10.	Faried Utomo	Commissioner	1,703,900	0.0018256
11.	Muhammad Yusuf Ateh	Commissioner	1,261,100	0.0013512
BOARD OF DIRECTORS				
1.	Darmawan Junaidi	President Director	6,762,300	0.0072453
2.	Alexandra Askandar	Vice President Director	7,425,200	0.0079556
3.	Ahmad Siddik Badruddin*	Director of Risk Management	8,715,900	0.0002772
4.	Agus Dwi Handaya	Director of Compliance and HR	6,755,100	0.0072376
5.	Riduan	Director of Commercial Banking	7,000,000	0.0075000
6.	Aquarius Rudianto	Director of Network and Retail Banking	4,137,300	0.0044328
7.	Toni E. B. Subari	Director of Operation	3,117,500	0.0033402
8.	Susana Indah K. Indriati*	Director of Corporate Banking	4,438,400	0.0045947
9.	Rohan Hafas	Director of Institutional Relations	3,000,500	0.0032148
10.	Sigit Prastowo	Director of Finance and Strategy	6,305,100	0.0067555
11.	Timothy Utama	Director of Information Technology	3,621,900	0.0038806
12.	Eka Fitria	Director of Treasury and International Banking	170,000	0.0001821
Total			69,839,700	0.0748282

31 December 2024

No.		Position	Total Shares	Shareholding (%)
Board of Commissioners				
1.	M. Chatib Basri	President Commissioner/Independent	0	0.0000000
2.	Zainudin Amali**	Vice President Commissioner/Independent	0	0.0000000
3.	Loeke Larasati Agoestina	Independent Commissioner	0	0.0000000
4.	Muliadi Rahardja	Independent Commissioner	0	0.0000000
5.	Heru Kristiyana	Independent Commissioner	0	0.0000000
6.	Rionald Silaban	Independent	3,430,200	0.0036752
7.	Faried Utomo	Commissioner	3,116,400	0.0033390
8.	Arif Budimanta	Commissioner	3,116,400	0.0033390
9.	Muhammad Yusuf Ateh	Commissioner	2,673,600	0.0028646
10.	Tedi Bharata***	Commissioner	30,300	0.0000325

SHAREHOLDERS COMPOSITION

Board of Directors				
1.	Darmawan Junaidi	President Director	11,134,200	0.0119295
2.	Alexandra Askandar	Vice President Director	11,028,200	0.0118159
3.	Agus Dwi Handaya	Director of Compliance and HR	11,347,300	0.0121578
4.	Riduan****	Director of Corporate Banking	11,250,000	0.0120536
5.	Aquarius Rudianto	Director of Network and Retail Banking	7,102,000	0.0076093
6.	Toni E. B. Subari	Director of Operation	6,082,200	0.0065166
7.	Rohan Hafas	Director of Institutional Relations	5,965,200	0.0063913
8.	Sigit Prastowo	Director of Finance and Strategy	10,869,800	0.0116462
9.	Timothy Utama	Director of Information Technology	7,036,600	0.0075392
10.	Eka Fitria	Director of Treasury and International Banking	1,197,500	0.0012830
11.	Danis Subyantoro***	Director of Risk Management	344,800	0.0003694
12.	Totok Priyambodo***	Director of Commercial Banking	370,000	0.0003964
Total			96,094,700	0.1029585

*) Tenure was ended based on the resolution of the Annual GMS 7 March 2024.

**) Transition of assignment to become Vice President Commissioner based on the resolution of the Annual GMS 7 March 2024.

***) Serves effective as of the resolution of the Annual GMS 7 March 2024.

****) Transition of assignment to become Director of Corporate Banking based on the resolution of the Annual GMS 7 March 2024.

Percentage of indirect ownership of the Company's shares by members of Board of Directors and members of Board of Commissioners at the beginning and end of the financial year, including information on shareholder register for the interest of indirect ownership of members of Board of Directors and members of Board of Commissioners

At the beginning and end of the 2024 Fiscal Year, there are no members of the Board of Directors and Board of Commissioners who indirectly have share ownership of the Company, including no shareholder registered in the register of shareholders of the Company for the benefit of indirect ownership by members of the Board of Directors and Board of Commissioners.

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS SHARES TRADING

Pursuant to the Regulation of the Financial Services Authority No. 11/POJK.04/2017 on the Board of Commissioners and Board of Directors Shares Trading Policy, and the Company's Corporate Secretary Standard Procedure, each member of the Board of Commissioners and Board of Directors shall inform their shareholding and any change pertaining to shareholding to the Company no later than 3 (three) days following the trading and must report of such action to the Financial Services Authority at least 10 (ten) days after the disclosure.

In 2024, 44 (fourty four) trading transactions by the Commissioners and Directors have been reported, as follows: